THE TIMES

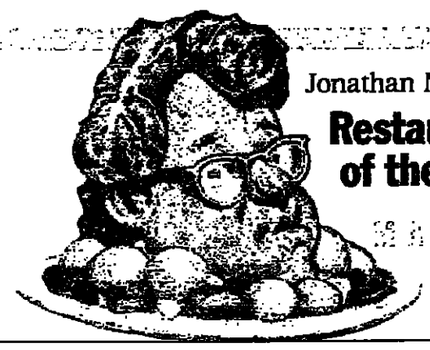
40p

No. 65,463 SATURDAY DECEMBER 30 1995

Win £5,000 of Lottery tickets
for the £23 million roll-over
Weekend, PAGE 11



New year comedy
French and Saunders, and other new TV series, in TV BOOST



Jonathan Meades's **Restaurants of the Year**
PAGE 20



FREE BOOKS
Bloomsbury Classics offer
Details and token, Weekend, PAGE 3

Crude abuse of system, says Prescott

Labour attack honour for Tory backer

BY PHILIP WEBSTER AND JAMES LANDALE

JOHN MAJOR was accused last night of using the New Year's Honours List to reward contributors to Tory funds after it emerged that Graham Kirkham, a self-made millionaire who lent the party £4 million this year, has been knighted.

The list of more than 1,000 names published today includes Elton John, the rock singer, and other leading showbusiness and sporting personalities.

John Prescott, Labour's Deputy Leader, said that Mr Kirkham's knighthood was a crude example of honours being handed out to donors to Conservative coffers. Downing Street emphasised that Mr Kirkham had been honoured for his charitable work, as the citation made clear.

However, Mr Prescott said: "Whatever the reason given for Mr Kirkham's knighthood, this looks as crude an example as we have yet had of honours being given for financial services to the Conservative Party.

"So much for John Major saying that his honours system was about rewarding the ordinary man in the street."

The citation says that Mr Kirkham, 51, who made his fortune through the DFS furniture empire, was rewarded for his "charitable services to the Duke of Edinburgh's Award and to the Animal Health Trust".

Earlier this year he was reported to have given the Tories £4 million as a short-term loan. Last night, friends confirmed that he had lent the money, but questioned the amount.

Elton John, who has donated large sums of money for Aids research, is appointed CBE. The song-writer, who has had a string of hits over the past two decades, is recognised "for services to music and for charitable services".



John Woodcock, whose cricket reports have appeared in The Times for more than 40 years has been made an OBE for services to sports journalism
Full list 10-12

About two-fifths of the names featured in the list were nominated by members of the public. One of the most popular awards will be the MBE for Julie Goodyear, who for 25 years played Bet Lynch, the Rover's Return landlady in *Coronation Street*, until her departure last October. Her final episode attracted about 17.5 million viewers.

Stella Rimington, the Director-General of the Security Service, and Antoinette Sibley, the President of the Royal Academy of Dancing, are both appointed Dames.

The three new life peers include Dick Taverne, a former Labour MP who defected to the Social Democratic Party. Sir David Attenborough, the naturalist and broadcaster, is one of four new Companions of Honour and Chris Bonington, the mountaineer, is knighted.

Cameron Mackintosh, the impresario who staged *Phantom of the Opera*, *Miss Saigon*, *Les Miserables* and *Cats*, is also appointed a knight. There are OBEs for Peggy Mount, the veteran actress, and Ken Adam, who won an Oscar for best art direction in the film *The Madness of King George*.

The sporting awards are headed by Jonathan Edwards, who twice broke the world trimple jump record at this year's World Athletics Championships, and Ian Rush, Liverpool's prolific veteran striker. Both are appointed MBEs. The same honour is accorded Robert Jones, the Swansea, Wales, and British Lions scrum-half, and Dean Richards, the Leicester and England player, who is the most capped back-row forward in the world.

Bernard Gallacher, the captain of this year's victorious European Ryder Cup golf team, receives an OBE, as does Shaun Edwards, the England and Wigan Rugby League skipper. There is also an OBE for Dermot Reeve, captain of the trophy-grabbing Warwickshire cricket team and an MBE for Karen Dixon, one of Britain's leading three-day eventers. Ted Lowe, the whispering voice of snooker TV commentary, becomes an MBE.

There are many awards for the organisers of the VE-Day and VJ-Day commemorations. With awards ranging from MBEs to knighthoods, they line up alongside the Prime Minister's "choice-of-the people" awards. These include lollipop ladies, a clock-keeper, a night porter and a blacksmith.

The other life peers are Sir David Gillmore, former head of the Diplomatic Service, and Sir Robert Kilpatrick, who

Continued on page 2, col 7

PETER NICHOLLS



The prima ballerina Antoinette Sibley becomes a Dame in the New Year honours

Police in Celine hunt check body in woodland

BY STEPHEN FARRELL

DETECTIVES searching for Celine Figard, the missing French girl, were last night examining the naked body of a young woman found near a lay-by in Worcestershire

The body was spotted in woodland by a driver who stopped to mend a broken windscreen wiper near Hawford, on the A449 Worcester to Kidderminster road. The lay-by is 90 miles from where Celine, 19, was last seen hitching a lift from a lorry driver at the M4 Chieveley service station in Berkshire on December 19.

West Mercia police confirmed the body was thought to be of a woman in her 20s, and the death was being treated as suspicious.

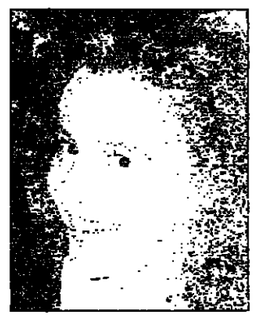
They have liaised with Hampshire detectives investigating Celine's disappearance, and also Avon and Somerset police over missing Louise Smith, 18, who vanished after leaving a nightclub in Yate, Bristol, on Christmas Day.

Celine's father, Bernard, was last night believed to be back at the family's home in Ferrières-les-Scey, south-east of Paris, after travelling to Britain to appeal for sightings of his daughter.

Detectives refused to reveal the cause of death until the results of a post-mortem examination carried out by Dr Peter Acland, a Home Office pathologist, at Ronkswood Hospital in Worcester.

"A man pulled into the lay-by because he had a problem with his windscreen wiper. He got out of the car and saw the body just the other side of a fence in a wooded area," a West Mercia police spokesman said. "The body was naked and there were no clothes near by. We are calling it a suspicious death but a murder-style inquiry is under way."

Hampshire police confirmed that they had been notified of the discovery and were trying to establish whether the body was that of Celine. An Avon and Somerset police spokesman also said their detectives had been told of the find but were not at this stage connecting it with the disappearance of Louise Smith.



Celine: she was last seen on December 19

Celine, an accountancy student, was last seen at 5.10pm on December 19 at the Chieveley service station on the M4, near Newbury, Berkshire. She had left Ferrières-les-Scey with a French lorry driver friend of her family, and travelled through the Channel Tunnel to Folkestone. A second French driver took her on to Chieveley, 60 miles from her cousin's home in Fordingbridge, Hampshire. It was a journey she had done several times.

10 stabbed as shop worker runs amok

BY RICHARD FORD, HOME CORRESPONDENT

TEN people were stabbed yesterday when a supermarket worker armed with three knives ran amok in the store and then attacked people at a nearby bus stop.

Shoppers in the Netto store at Bordesley Green, West Midlands, fled as the 24-year-old a part-time shelf stacker, walked through the aisles lashing out at his colleagues and lunchtime shoppers. Chief Inspector Eric Noble said last night: "He was just stabbing innocent people, just stabbing them as he went along". Four people were seriously hurt and six others suffered lesser injuries.

One of his victims, Mark Edwards, 15, said that the moment he was stabbed "felt like a punch in the back". Speaking from his bed at Birmingham Heartlands Hospital, he said: "I could hear commotion at the back of the store and thought it was a shoplifter.

"People started running about and then I saw a man heading towards the exit. He had one large knife in one hand and a smaller blade in the other. He was just going around stabbing whoever he came upon".

The attack, in which two assistants at the store were injured, is believed to have been triggered by an argument over a Christmas bonus between the man and some of his colleagues.

A 4in single edge Bowie-style knife, a Swiss army knife and a Stanley knife were recovered at the scene. The Bowie-style knife and Swiss army knife were both covered in blood. Last night a man was

Continued on page 2, col 3

Buying The Times overseas
Austria Sch 40; Belgium B Frs 80; Canada $3.25; Canaries Pes 325; Cyprus CE1.20; Denmark Dkr 18.00; Finland Fmk 17.00; France F 14.00; Germany DM 4.50; Gibraltar 90p; Greece Dr 450; Netherlands Fl 4.50; Irish Republic 50p; Italy L 4,500; Luxembourg Lf 60; Madeira Esc 350; Malta 45c; Morocco Dir 27.00; Norway Kr 20.00; Portugal con Esc 350; Spain Pts 325; Sweden Skr 18.00; Switzerland S Frs 4.00; Tunisia Din 2.200; USA $3.50.

9 770140 046466 52

More snow predicted for Britain

BY STAFF REPORTERS

BRITAIN was last night braced for another wintry blast, with forecasters predicting that a band of snow would sweep in from the southwest and spread throughout the country today, reaching northern areas by evening. Weather forecasters said several inches of snow were likely in places.

Today's sporting programme is likely to be affected. Many football matches have already been postponed.

Wales, the Midlands, East Anglia and parts of the north were likely to see the worst of last night's snow, the London Weather Centre said. "It's starting to rain in Cornwall, and this will turn to snow over the moors which will spread north to the borders during tomorrow," a spokesman said late yesterday.

The AA urged motorists to travel only if absolutely necessary, and the RAC said Thursday had been its fourth busiest day ever, with 17,000 breakdown calls.

Skaters return, page 5
Forecast, page 24

FA stalls first division clubs' breakaway threat

BY DAVID MADDOCK AND RICHARD DUCE

AFTER a day of brinkmanship, 24 first division football clubs last night appeared to step back from a break with the 108-year-old Football League in a row over the distribution of £125 million television money.

Negotiations will continue over the weekend in an attempt to avert a threatened mass resignation by the clubs before a deadline tomorrow. The move would change the face of the sport and threaten to condemn such famous clubs as Preston North End and Blackpool to semi-professional futures.

Last night *The Times* learnt that it was pressure from the Football Association that persuaded the clubs to defer their breakaway. The FA must sanction any new league, and officials indicated that they were unlikely to do so.

The chairmen from the 72 clubs of the Endsleigh Football League were meeting at the New Connaught Rooms in Covent Garden, London, to discuss how they would share the a lucrative television contract negotiated earlier this month with Sky TV. Powerful clubs in the First Division of the league were dismayed when a motion was passed giving them 75 per cent of a the £125m Sky will pay over the next three years for exclusive television rights. The 24 clubs of the First Division promptly walked out, complaining that they wanted at least 80 per cent and more representatives on the League Management Committee. They called a seperate meeting and said that they were prepared to break away from the Football League. Clubs wishing to leave the league must resign by December 31.

The breakaway could be catastrophic for clubs in the lower leagues including the famous names of Burnley, Notts County and Preston North End, three of the 12 founder members of the Football League in 1888.

Last night Tom Finney, the president of Preston, who was capped 76 times for England, said: I think it is a very greedy attitude by the first division clubs."

Breakaway threat, page 48

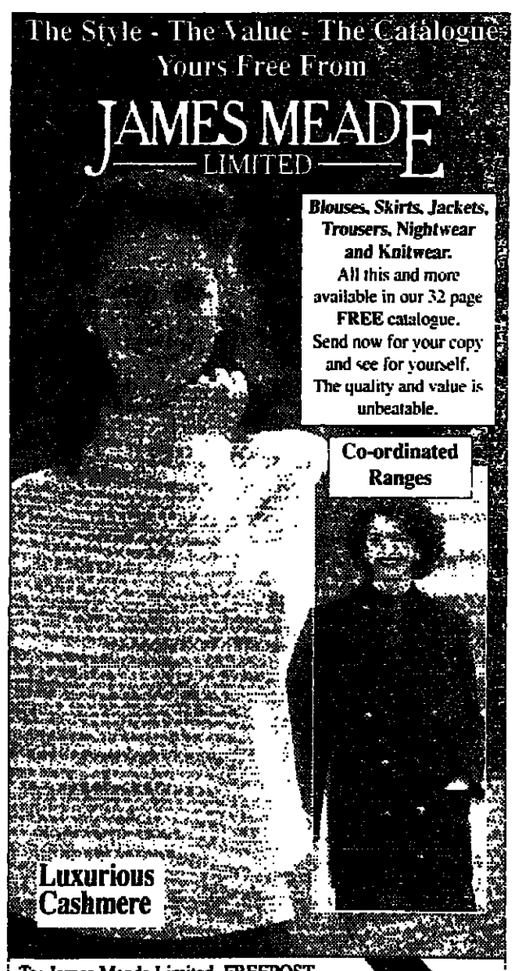




Great traditions: Tom Finney, Preston president, in 1949

WEATHER 24
CROSSWORD 24
COURT & SOCIAL 22
LETTERS 21
OBITUARIES 23
BERNARD LEVIN 20
BUSINESS NEWS 25-28
WEEKEND MONEY ..29-38
SPORT 41-48
GARDENING: WEEKEND 5
BOOKS: WEEKEND 6, 7
TRAVEL: WEEKEND . 12-18

The Style - The Value - The Catalogue
Yours Free From
JAMES MEADE LIMITED



Blouses, Skirts, Jackets, Trousers, Nightwear and Knitwear.
All this and more available in our 32 page **FREE** catalogue.
Send now for your copy and see for yourself.
The quality and value is unbeatable.

Co-ordinated Ranges

Luxurious Cashmere

To: James Meade Limited, FREEPOST (SN 1676), Andover, Hampshire. SP10 3BR.
Telephone 01264 333222 or Fax 01264 363200
Quoting Ref BWTTAQ. Please send me your FREE full colour brochure.

Name (Mrs/Miss/Other) _____
Address _____
_____ Postcode _____
If you do not wish to receive direct mail from other carefully selected companies, please let us know

THE TIMES ON MONDAY



14 PAGES OF SPORT

CAN ATHERTON PASS THE FINAL TEST?
Alan Lee reports from Cape Town

SPORTS CALENDAR '96
Your complete guide to sporting events in the year to come, including the cricket World Cup, Euro 96 and the Olympic Games in Atlanta



WINTER BREAKS OFFER
Take your car and family to France for £39

PLUS: MATTHEW PARRIS ON MONDAY

Labour roadshow will take policies to nationwide public meetings

Blair to 'go for the kill' against Tories

By Philip Webster
Political Editor

TONY BLAIR and his Labour leadership team are to embark on a "meet-the-people" tour of Britain to sell the party's new agenda. The Labour leader announced the plan yesterday after promising to use any opportunity to bring down the Government.

As John Major faces a new year in which his Commons majority could disappear, the Labour leader indicated that he was ready to go for the kill with a confidence motion if the Government were defeated and he cast doubt on its ability to survive until the end of its term.

Mr Blair told ITN: "If we can bring about a situation in which we can bring the Government down, and the country can decide whether it wants a new direction, then of course we will take it. If we can get an early election we will be delighted and we will be prepared for it."

He added that the Government had lost all purpose and direction. "The Government is in such disarray. It is difficult to see how it can stumble on for another 18 months and how it can be in the interests of the country for it to stumble on."

Mr Major's majority is expected to fall to three within a few months after two by-elections. If more Tory MPs die next year the majority could be wiped out, but ministers are confident they could carry on without a majority for some time, possibly by doing deals with the smaller parties.

Mr Blair is to prepare for the election with a nationwide tour to win public support for what he called yesterday in a new year message "a genuine partnership with the people". Faced with what Labour claims to be a light parliamentary programme, Mr Blair intends to take his Shadow Cabinet team out of the Commons and into the country.

Mr Blair, John Prescott, Gordon Brown, Robin Cook, Margaret Beckett and others are to stage public meetings at which they will set out the new Labour agenda and listen to people's views on policies. It will be a bigger version of Mr Blair's tour last year when he won over an initially reluctant party to his plan to kill off the old Clause Four. He has also been conducting a business tour and has promised a similar exercise to discuss with parents and teachers Labour's plans for education.

He said: "I want them to elect a Labour government because they know us and they trust us, because they know and understand our policies and they believe those policies can make them better off in a better Britain."

He said that Labour must put its case with "clarity and vigour" but told the party not to be complacent. "The country may need and want a general election now and indeed it is hard to see how the Government could stagger on for its full term. But that election may still be some time away and while we wait Labour must be determined and disciplined."

Labour had developed a distinctive agenda for Britain which broke through the traditional dividing lines of left and right. He highlighted the party's policies on the economy, industry, welfare, public-private partnerships, the information revolution, health, education and crime.

"In 1996 my colleagues and I will be taking this agenda to every part of the country, so that the people may test us, so that their views inform ours, and inform the policy ideas we develop and promote."

☐ Labour called for a government inquiry into figures showing more than 1,800 accidents involving young people on official training schemes. There was one death, 266 serious accidents and 1,566 minor accidents on government schemes in the year to June, according to the Education and Employment Department.

Nolan inquiry may examine Lottery row

By James Landale, Political Reporter

PUBLIC watchdogs are likely to be investigated by the Nolan Committee on standards in public life, in the wake of the row over the National Lottery regulator.

Lord Nolan said yesterday that the committee was considering holding an inquiry into the accountability of regulators when its current investigation into local public-spending bodies is complete.

Although a spokesman emphasised that the committee never investigated specific cases, Lord Nolan said it would be "sensible to see in more detail what regulates the regulators" in light of what he called "the current case".

Peter Davis, Director-General of Oflot, the Office of the National Lottery, faced criticism from MPs before Christmas after receiving free flights from GTech — a company in the Camelot consortium that operates the lottery — against advice from the National Heritage Department.

Lord Nolan told the BBC Radio 4 programme *Today* that the committee "may well" now investigate industry watchdogs, such as Oflot, Ofgas, Oftel and Ofwat.

He said: "The regulators are holders of public office and therefore quite within our terms of reference. The suggestion has been made over the current case that it would be sensible to see in more detail what regulates the regulators and to whom they are accountable.

"I've no doubt we will be considering whether we should look at the subject."

The committee, set up by John Major to address public concerns over allegations of "sleaze" in Parliament, is currently working on its second report on local bodies such as the grant-maintained schools, universities and housing associations.

The committee will not consider its next subject for inquiry until after Easter, when its second report will be published.

Last night, a spokesman for Oflot said Mr Davis would be "delighted" to co-operate with any inquiry the Nolan committee wished to carry out.

Civil Service leaks reach record level

CIVIL servants leaked a record 38 confidential documents, memos and papers in 1995, according to a report that describes it as the "year of the leak". Worst offenders were the Transport Department and the Home Office, which each leaked seven significant documents.

The report, by the cross-party European Policy Forum, concluded that civil servants leaked documents because they wanted to increase or maintain public spending, or because they had policy disagreements with ministers.



Graham Kirkham knows all 760 staff by name

Man in the News

Millionaire who counts pennies

By George Sivell

GRAHAM KIRKHAM, 50, is founder and chairman of DFS, the Doncaster furniture group that was floated two years ago. Last night it was worth more than £400 million on the stock market.

Mr Kirkham owned half of the company until October when he sold off a further 21 per cent, netting £74 million or so and leaving him with a 30 per cent holding. He received £130 million from the stock-market flotation in 1993.

Mr Kirkham knows all his 760 workers by name and eats with them in the small company canteen. He is reputed to negotiate the price of fabrics used in the company's furniture down to the last penny.

He also likes to dine at Marks Club in Mayfair, and has paid £5 million for a painting.

Mr Kirkham grew up in the mining village of Edlington, South Yorkshire. "Whenever there was a strike, it was always the 'wicked' Tories," he recalls.

He passed the 11-plus, but then lost interest. He failed all eight O levels. His first job was in a fireplace factory then salesman in a furniture shop before setting up his own operation selling furniture from wholesalers. He bought DFS from the receivers in 1983.

Honours

Continued from page 1

was, until recently, president of the General Medical Council.

Douglas Hurd, who stood down as Foreign Secretary in the summer, the Most Rev Derek Worlock, the former Roman Catholic Archbishop of Liverpool, and Sir Richard Doll, the epidemiologist and lung cancer expert, become Companions of Honour.

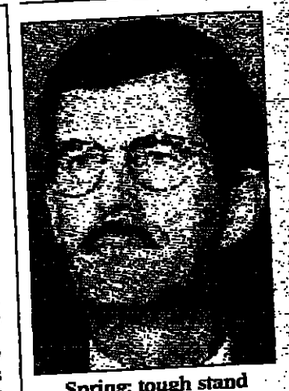
Three long-serving Tory MPs are knighted. One is Michael Spicer, whose failure to arrive at the Commons at the right time for last week's fishing vote contributed to the Government's defeat. The others are Jim Lester and Colin Shepherd. Sir Marcus Fox, the chairman of the Tory 1922 backbench committee, becomes a Privy Counsellor. James Molyneaux, who recently retired as leader of the Ulster Unionists, becomes a Knight Commander of the Order of the British Empire.

Jocelyn Stevens, the chairman of English Heritage, is knighted, as is Paul Judge, who was recently removed as Director-General of the Conservative Party, and Stanley Kalms, the executive chairman of Dixons.

CBEs go to Professor Patrick Minford, the economist at the University of Liverpool, Nicholas Roeg, the film director, Dugal Nisbet-Smith, the director of the Newspaper Society, and Peter Wood, the chairman of Direct Line Insurance. There is an OBE for John Blashford-Snell, the explorer.

Beryl Cook, the shy and retiring Plymouth artist who startled the art world with her paintings of fat ladies, becomes an OBE. John Woodcock, the former cricket correspondent of *The Times*, receives the OBE.

Full list, pages 10-12



Spring: tough stand

Adams is urged to condemn killings

By A Staff Reporter

DICK SPRING, the Irish Deputy Prime Minister, has called on Sinn Fein to condemn IRA killings in Belfast after the latest murder on Wednesday. Mr Spring said the shootings of apparent drug dealers in the city, in which eight people have died, were worrying for the future of the peace process.

Asked in an Irish radio interview whether he would like to see the murders condemned by Sinn Fein, Mr Spring said: "I would like to see them condemned by everybody. They are not going to contribute to what we all want to achieve: the establishment of peace and democratic politics for the whole island."

His comments increased the pressure on Gerry Adams, the President of Sinn Fein, to use his influence to stop the murders and punishment beatings.

☐ An incendiary bomb was defused in a pub in Belfast yesterday. No one has admitted responsibility.

CORRECTION

On page 2 of today's Weekend section, under Dance, the performances of Mr Worldly Wise will be on January 3 and 4, not on January 5.

Ten people stabbed as shop worker runs amok

Continued from page 1

in custody in connection with the incident. The attack will renew alarm among politicans at the easy availablity of knives in Britain.

Three of the serious casualties, a 65-year-old man, a 40-year-old woman and a man in his thirties, were last night in a stable condition in Birmingham Heartlands Hospital. The older man was not killed because his thick winter clothes prevented him suffering more serious wounds, doctors said last night.

A 41-year-old woman assistant at the shop was flown by air ambulance to Selly Oak Hospital, Birmingham, where she underwent treatment for three stab wounds to her back and arm. After attacking people in the shop, the man, who has worked at the branch since it opened ten months ago, ran outside and began stabbing people waiting for a bus.

He was chased by the father of an injured 13-year-old boy and a shop security guard and police later arrested him. John Rix, the managing director of Netto Foodstores, said the man in the attack was a "normally quiet and hard-working employee". He said: "He was a quiet, and very hard-working man. The best assistant we had in that store. He turned up for work this morning at 7am as normal. There was nothing strange about his behaviour."

PC3TM5

National Savings

TM Virtual Shop

Today's Offer

A guaranteed monthly income for the over 60s

Buyer's Guide

Anyone aged 60 or over can now buy Pensioners Bonds which guarantee a regular monthly income at a rate of 7.5% pa gross fixed for the first five years. The maximum holding limit has been increased from £20,000 to £50,000. And your capital is 100% secure.

Key Plus Points

- A guaranteed monthly income
- Interest paid monthly without the tax deducted
- 7.5%pa fixed for the first five years
- Your capital is 100% secure
- Invest from £500 to £50,000 in Series 2

Unique Investment Opportunities from HM Treasury

sales desk

To buy off the page, simply turn to 'Weekend Money' for an application form. There will be information on investments and seasonal opportunities from National Savings in this space every week. For a copy of the full terms and conditions of today's offer, or for a free copy of our Virtual Shop Guide covering all National Savings' unique investment opportunities, you can call us free anytime on 0500 500 000.

Call free anytime on 0500 500 000

NATIONAL SAVINGS

'He knew he was putting himself at risk, but he acted from instinct. It was typical of him'

Wife watched helplessly as fireman slid into icy lake

By Paul Wilkinson

THE widow of the off-duty fireman who died attempting to rescue a girl from a frozen lake described yesterday how she watched helplessly as he slipped beneath the surface.

Elizabeth Mee, 46, had been walking beside the boating pool at Kinsey, near Hemsworth, West Yorkshire, on Thursday with her husband Mick, 48, a station officer with the South Yorkshire brigade and their children Katy, 19, and Christopher, 17.

She said that as they rounded a bend they saw the girl, 11-year-old Tracey Pattison, in the water surrounded by broken ice. "Mike realised that she was in trouble. He just told Katy to dial 999 and then sprinted around to the other side of the lake where the girl was screaming for help." Another passer-by, Jack Crawshaw, 51, from Wrenthorpe, near Wakefield, also went out on to the ice, but he too fell through and later died.

Mrs Mee said: "Mike flung his coat off and I could see he was going to attempt to go across the ice. Before I realised what was happening he was in the water with his coat off. There was nothing I could do. It was terrible because suddenly he had gone.

"Mike was struggling very hard to stay above the water and was doing everything he could to rescue the girl. He must have known he had to get her out of the water as quickly as possible.





Jack Crawshaw, left, and Michael Mee fell through the ice while trying to rescue 11-year-old Tracey

"It all went in a terrible blur, but it must have been ten minutes from the time he first saw the girl to when he disappeared. The other man was in the lake with Mike and I called to them both. Katy and I were both shouting Mike's name and trying to give him encouragement.

"People around the lake were crying. The other two vanished below a hole in the ice before Mike. He went down without a sound and just did not come up again.

"He had kept trying to get hold of the ice, but it just broke away in his fingers. By the time the fire brigade came all three had already gone under." Doctors at Pontefract General Infirmary tried for five hours to revive Mr Mee, Mr Crawshaw and Tracey.

Mrs Mee, of South Hiendley, near Barnsley, said her husband had served 26 years with the fire service. "He must have known, through his fire service training, that he was putting himself at great risk, but he would have acted from instinct. I would not have expected anything else of him. It's typical of the way he was.

"He knew he had to go in there and had to get the girl within seconds because it was so cold. By this time the girl was cold and shocked and was not shouting, she was numb and frozen and could do nothing herself."

Mr Mee joined the fire brigade after giving up a job as a furniture salesman for the Co-op in Barnsley. His widow said: "He was the sort of man who would give his all to everything, not the sort who would want any honours. He always said he was paid to do his job and that was all there was to it.

"He was such a good man, completely and utterly selfless. He was just the best, not the sort of man to turn his back on anything."

Mick Reilly, Assistant Chief Fire Officer of South Yorkshire, said: "I think his conduct reflects the unselfish actions of the chap we knew. He made the ultimate sacrifice."

Mr Crawshaw's brother Ian said that his heart went out to all the families involved. "I am very distressed, but proud of my brother and what he did. I don't think of him as a hero, he was just the type of person who would do what was expected."

Yesterday a single red rose placed by a fireman lay on the ice close to the hole where the three had gone into the water, and a bouquet of flowers lay near by. West Yorkshire Police are to recommend the two men for bravery awards from the Royal Humane Society.

Less than 24 hours after Mr Mee's death, children were back playing on the frozen lake. Chris Geeson, clerk of Hemsworth Town Council, said: "We are trying to get staff to keep them off for their own safety, but unfortunately children don't see the dangers of what has happened. Wherever there is water, children will be attracted." Hazard signs had been erected, but had been removed by vandals.

The council intends to examine management of the park as a result of the accident and will consult the emergency services and safety organisations. The Health and Safety Executive said yesterday that there was no law stating what warning or preventive measures councils should take on frozen areas of open water.

However, authorities have a general duty of care for the safety of people using municipal properties. "There is no such thing as zero risk," a spokesman said. "The law cannot demand that precautions taken to control the risk are out of proportion to the dangers involved. However, where there is a foreseeable risk, measures should be taken that are reasonable and practicable." Precautions included putting up signs and fences and leaving lifebelts where practicable.



Tracey Pattison: her would-be rescuers will be recommended for bravery awards

Student asks for help to find savage attacker

By Paul Wilkinson

A WOMAN student who was battered and dumped half-naked in bushes made a public appeal yesterday for help to catch her attacker before he strikes again. Louise Laight, 19, was stalked by a youth after leaving a pub in Chester-le-Street, Co Durham, at the end of a night out with friends on Christmas Eve.

She had spoken to a man outside the bar before starting to walk to a friend's house. He followed her and dragged her into a garden, subjecting her to what police described as "a repeated and frenzied attack".

Yesterday Ms Laight, from Durham City, who is reading media studies at Hull University, held hands with the police officers on either side of her as she appeared at a press conference. Displaying two black eyes and badly bruised arms, she trembled as she spoke in a low, shaking voice.

She said: "I wanted to come forward to show that I have nothing to be ashamed of and that I will not let this incident ruin my life. It has not just left me physically hurt, but has left me with mental scars as well. I had been looking forward to Christmas, and never dreamed that anything like this could happen to me in a place I knew so well.

"I can remember very little. All I know is that for both myself and my family it meant Christmas wasn't at all what we had intended it to be. It has made me very nervous about going out and I know for sure it will take me a long time to put this fully behind me.

"My only crime was to go out with friends, with the aim of having a few drinks and enjoying ourselves. I find it hard to understand how anyone could do what this man did and it makes me angry to think he is walking the streets possibly bragging to his mates about what he did.

"I just want this man caught. Anyone who can help catch him, please, please call the police."

Detective Inspector Neil Redhead, who is leading the investigation, said: "She was simply enjoying herself and it's sickening to think someone could carry out such a brutal and unprovoked attack. With New Year's Eve coming up I'm concerned that this man remains at large. The last thing I want to do is scare people, but it is a fact that this weekend there will be lots of young people out and about trying to have a good time, just as Louise was.

"I would urge this man's friends to examine their consciences and help us to catch the man responsible for ruining a teenager's Christmas. Don't protect him, he doesn't deserve it. He is a cowardly thug."

The attacker is described as 5ft 3in, slim, with a centre parting. He wore a light blue roll-neck sweater.



Louise Laight days before the attack, left, and after she was viciously beaten

How borrowing £10,000 was nearly child's play

By A Staff Reporter

A CREDIT firm apologised last night for offering £10,000 to a girl aged 12. Lea Patchias thought the money was a free gift, until she spoke to her mother.

A letter and form had arrived at home in Timperley, Greater Manchester, saying the offer was a reward for her custom at Index catalogue shop. The loan from the company's credit firm, Lombard Bank, could have meant monthly repayments of up to £488 over two years.

Yesterday, as trading standards officers were investigating the case, she said: "I thought I was being offered all this money for nothing. It was so easy to fill in the form — all you had to do to was to tick a few boxes. But I showed it to mum first and she went absolutely berserk."

Her mother, Joyce Patchias, 40, a French tutor, said: "The timing could not have been more cynical. The letter dropped just before Christmas. I was horrified.

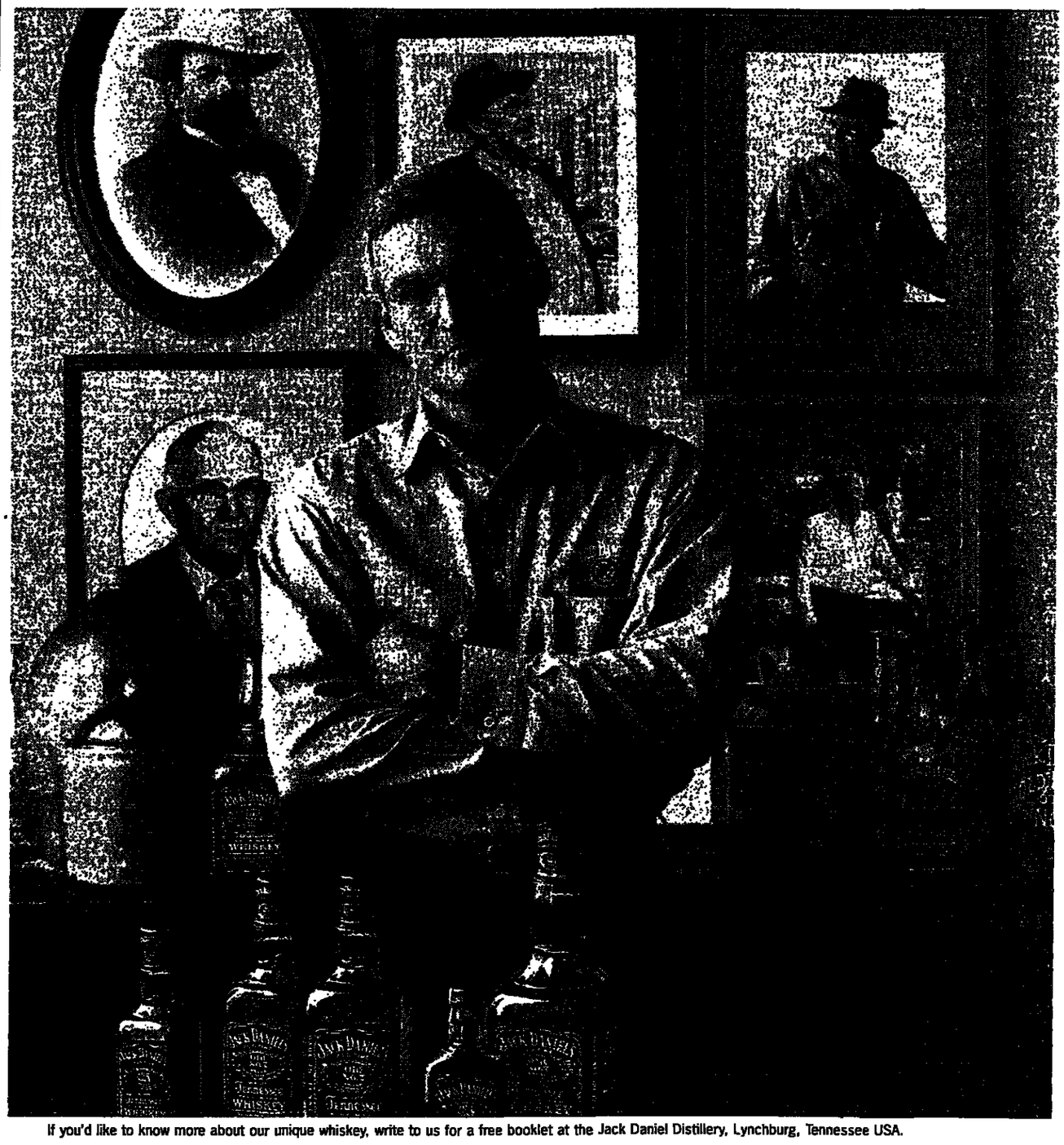
"Lea has never bought anything from Index or any other catalogue shop. The consequences of this offer could have been very serious. Fortunately, she's a sensible girl. The letter could have easily fallen into the wrong hands. The form was so easy to fill in. Any child could have done it."

Mrs Patchias, whose husband Polys is a lecturer in Greek, added: "I don't know how these people managed to get Lea's name. These consumer companies need to keep a tighter control on who they have on mailing lists."

Joe Mann, chief officer of Trafford Trading Standards, said: "An official complaint has been made and we will seeking an explanation from the company. It is illegal to send information about loans to under-age people."

Lombard, based in Redhill, Surrey, said they were "extremely sorry" over the incident. A spokesman said: "We can only apologise to the family and assure them we have no intention of attracting under-age customers.

"We do a credit check on all customers before sending out an application form. All completed loan application forms are also subject to rigorous credit checking. There has obviously been a slip-up in this case. We are re-examining procedures so the error is not repeated."



If you'd like to know more about our unique whiskey, write to us for a free booklet at the Jack Daniel Distillery, Lynchburg, Tennessee USA.

JACK DANIEL'S HEAD DISTILLER, Jimmy Bedford, has lots of folks looking over his shoulder.

Since 1866, we've had only six head distillers. (Every one a Tennessee boy, starting with Mr. Jack Daniel himself.) Like those before him, Jimmy's mindful of our traditions, such as the oldtime way we smooth our whiskey through 10 feet of hard maple charcoal. He knows Jack Daniel's drinkers will judge him with every sip. So he's not about to change a thing. The five gentlemen on his wall surely must be pleased about that.



JACK DANIEL'S TENNESSEE WHISKEY

The FUTURE

Is it what it USED to be?

THIRTY years ago, we looked to the new millennium with high expectations. Even if we didn't believe the vision of space-age cities, we certainly idealised a life of comfort and prosperity.

Jobs for life, free schooling and home ownership for all were to be the norm. With our twilight years spent cosseted by an adequate state pension and healthcare.

It's a picture that now looks as far fetched as flying saucers and time travel. And these days even the politicians are telling us to be more realistic about providing for the future.

Still, the last thing we want to be at Scottish Amicable are prophets of doom and gloom. So allow us to reveal our predictions for the future, but with some solutions for making the best of the way life is changing.

[JOBS FOR THE GIRLS]

We all know that these days Mum is just as likely to be bringing home the bacon as her other half.

We're probably less aware that by the year 2000, it's estimated that 500,000 more women will be in full-time employment.



Women who are more career minded than ever before, holding out for the plum jobs and most lucrative packages.

They'll be marrying later, having children later, and returning to work sooner.

Needless to say they'll also become more and more financially independent.

Which means they'll be standing on their own two feet when investing in bricks and mortar. Reason enough for our His 'n' Her mortgage cover.

It's designed for couples, married or not, who want to share a mortgage.

But with the convenience of separate policies and separate payments.

[YOUR NEW OFFICE IS IN THE SPARE BEDROOM]

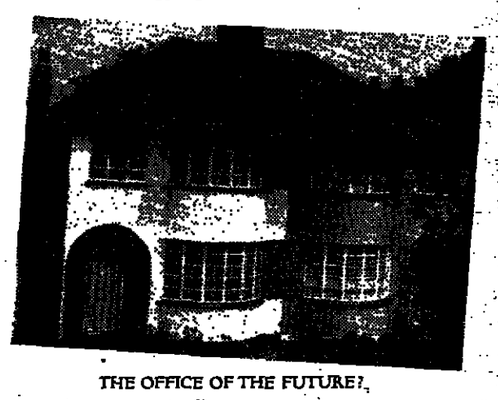
It isn't just the workforce that's changing though. The workplace may well look markedly different soon.

E-mail, fax machines, the Net and the Web are giving us more freedom to work where we choose, when we choose.

Who knows, your desk could soon end up in the spare bedroom.

The nature of our work is expected to change too. Already the idea of picking up that gold watch for long service seems to be an antiquated concept.

With employers making increased use of part-timers, temps, consultants and contract workers.



THE OFFICE OF THE FUTURE?

The experts say we'll be switching jobs more often and taking more "career breaks."

Apart from those already with a company pension, many of us are going to need something more flexible.

A portable pension from Scottish Amicable might be the answer.

It's a plan you can move from employer to employer. Or even into self-employment, if that's the way your life goes.

And if you wish to vary the amount you pay, that's no trouble either.

[THE COST OF LIVING]

There is some good news for the future.

We're all expected to live longer.

By 2025 around one third of the population will be over the present retirement age.

However, there's a nasty shock in store if you're planning on living to a ripe old age.

We're having fewer offspring than before.

Between 1979 and 1989 there was a decline of 21% in the birth rate.

Which means there simply aren't enough children around at the moment to fund State long term care programmes in 30 years' time. No prizes for guessing who's going to be shelling out for nursing home bills when the time comes.

Our plan for long term care cover is the preferred alternative to selling the family silverware. Essentially it's a highly tax efficient investment plan, with long term care protection built in.

Whatever happens in the future, there's no time like the present to start squirrelling the money away. Maybe you should make a resolution to contact Scottish Amicable on 0990 600200. Or alternatively, get in touch with your financial adviser for further details on our financial planning range. In the meantime, we'd just like to wish you a happy and prosperous 1996.

Scottish Amicable

Life is CHANGING.

INVESTMENTS and SAVINGS, PENSIONS and PROTECTION, MORTGAGE PLANS and LONG TERM CARE

SCOTTISH AMICABLE IS REGULATED BY THE PERSONAL INVESTMENT AUTHORITY.

Botanists return favour to save China's rhododendrons

■ Experts in Scotland are helping to restore to China rare plants that are threatened with extinction by an expanding population and changes in the rural economy. Nick Nuttall writes

RARE rhododendrons at risk of extinction are being returned to their homelands in China nearly a century after being discovered by an intrepid British botanist.

The scheme, intended to conserve species under threat from China's development and rising population, is being organised by the Royal Botanic Garden Edinburgh.

More than 200 rare and endangered rhododendrons, many of which were gathered by Ernest Wilson (1876-1930) on four expeditions to the country, are being shipped to two centres, the main one being the Hua Xi Subalpine Botanical Garden in Sichuan province.

There they are forming the heart of plant-breeding centres from where cuttings and seed can be gathered for replanting in the wild. Gloucestershire-born "Chinese Wilson" collected more than a thousand trees, shrubs and cuttings and over 50,000 dried specimens on his last expedition to China, in 1908. He travelled widely, also to Japan, Korea, Taiwan, India, Australia and Africa. He died in a road accident in America.

Wilson's work has helped the Edinburgh garden to become the world's biggest centre for rhododendron species, with more than 450 under cultivation at sites in Scotland, as well as those in the wild.

David Paterson, assistant curator at the garden's Arboretum Department and an expert on rhododendrons, said Wilson's expeditions were very different to theirs. "He was looking for the best flowering plants because he was after material for the gardens of Britain, Europe and America. But our focus is on the survival of these species. So we are trying to identify a range of characteristics so we can preserve as much genetic diversity as possible," he said.

The scheme, being funded to the tune of £53,000 under the British Government's Darwin Initiative, is needed because of changes in rural China.

Many rare rhododendrons, living in forests or at high altitudes, were safe from human threats during Wilson's day. But, Mr Paterson said, China's growing population and the development of roads were leading to the exploitation of remote areas for crop-growing and grazing of sheep, cattle and yak. Many forested areas are also being felled for timber and wood as fuel.

"Grazing changes the ecology of an area to such an extent that the natural regeneration of rhododendrons cannot take place," said Mr Paterson, who is working with Chinese horticulturalists from institutes including the Kunming Institute of Botany and the Chinese Academy of Sciences. One of the Chinese scientists, Miss Geng, spent a year in Edinburgh studying techniques in the cultivation of rhododendrons and other Chinese plant groups.

Mr Paterson said that the repatriation of rare species from Britain to the Chinese centres meant that several sites would hold the plants so "we do not have all our eggs in one basket".

It means that the plants are less vulnerable to disease or in-breeding. Mr Paterson said they were also collaborating with British universities, with a European Union grant, to screen rhododendrons for promising medicinal compounds.

"A lot of the genes are being tested. Rhododendrons are used in Chinese medicine so there is a suspicion that there might be something in it," he said. Among the rare species being sent back to China are examples of *Rhododendron balangenese* which is found indigenously only on a remote mountain in Sichuan.

Mr Paterson said many of those being returned could be extinct in China, and some were certainly different genetically to those left in China. "Because we have been collecting seed for nearly a hundred years from China we have



"Chinese Wilson" discovered species on his expeditions

germ plasm that has arisen from areas that no longer support rhododendrons. So we probably have different varieties that are genetically unique," he said.

Mr Paterson said that China held the world's largest number of rhododendron species. The Edinburgh Botanic Garden's interest in Chinese plant-life extends beyond rhododendrons: scientists there are working on a 25-volume English-language account of the country's flora. China has the third richest plant-life on the globe, behind Brazil and Colombia, with more than 30,000 species of higher plants.

The specimens being repatriated to China are being grown in branches of the Edinburgh Botanic Garden at Inverleith and at the Benmore Garden in Argyll.

They are nurtured for up to three years before being flown back to China for the plant-breeding programme. Other species returning are *Rhododendron nerriflorum*, *Rhododendron arizelum*, and *Rhododendron oreodoxa*. The project will be completed next March. But Mr Paterson said that the botanists hoped to extend the scheme and were looking for sponsors.

Fire risk alert on InterCity lavatories

BY JONATHAN PRYNN

THOUSANDS of plastic lavatory pipes on the entire fleet of more than 500 InterCity high-speed trains will have to be replaced because they catch fire too easily.

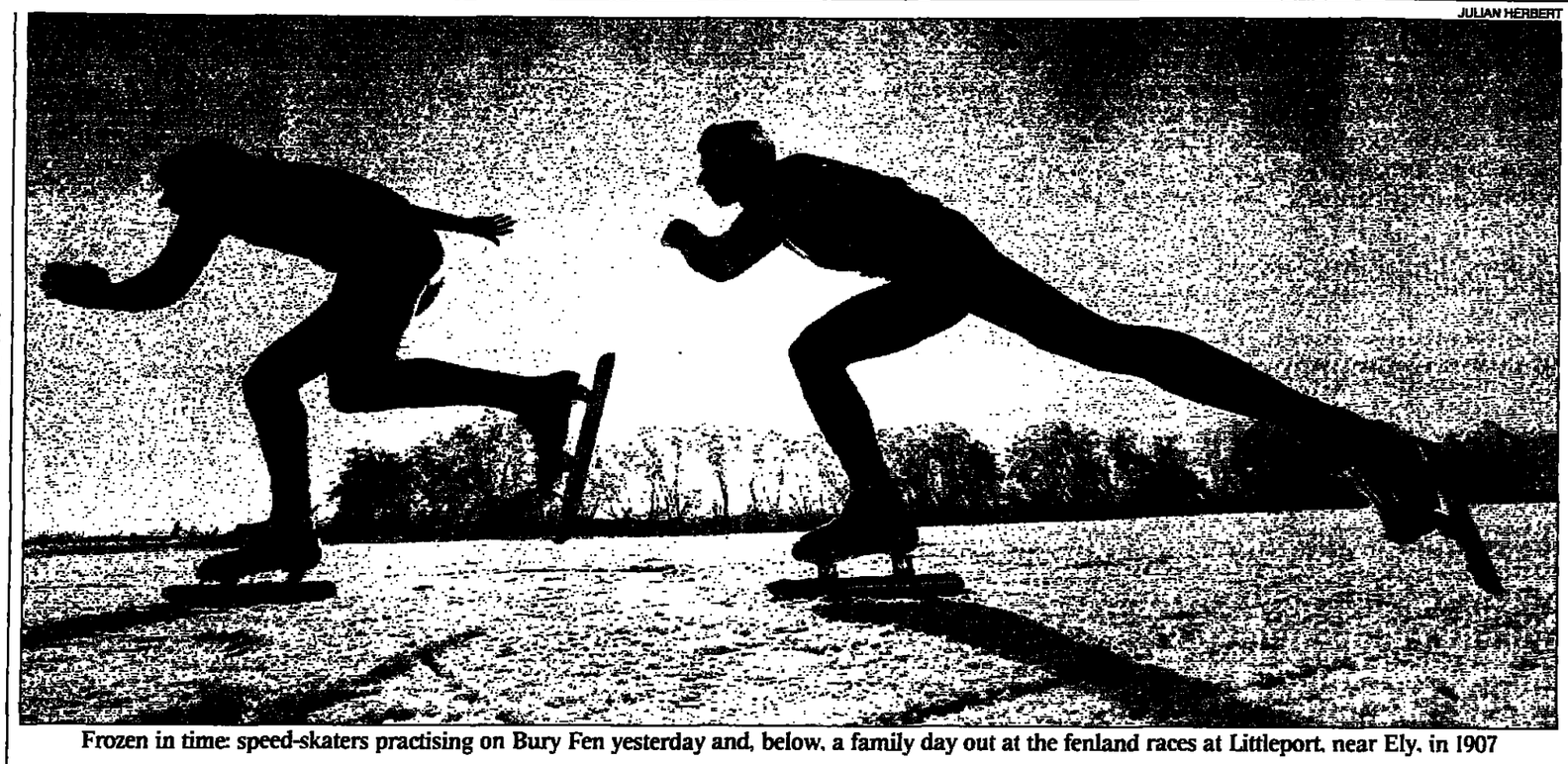
An investigation into the September train fire at Maidenhead in Berkshire, when one man died and 20 were hurt, has found that flammable lavatory pipes contributed to the severity of the blaze. The report from the Health and Safety Executive's Railway Inspectorate, expected to be published in the new year, will recommend that the plastic is replaced with a more resistant material such as metal.

The fire on the 6.30pm Paddington to Swansea service started when a 1,200-gallon fuel tank fell on the track at 100mph, sending a "fireball" of diesel down the side of the train. There was little interior damage, except for the pipes that caught fire, spreading acrid fumes.

Although the report is believed to stop short of blaming poor maintenance for the fire, it recommends improvements to the securing of fuel tanks. The split pins holding the tank to the 16-year-old train had sheared and bolts had come loose. Fuel tanks of all InterCity 125 trains, now owned by three privatised train-leasing companies, have been checked in the light of the Maidenhead accident.

The report also calls for a review of emergency evacuation procedures. Ian Jones, the passenger who died, was killed when he jumped into the path of an oncoming express.

JULIAN HERBERT



Frozen in time: speed-skaters practising on Bury Fen yesterday and, below, a family day out at the fenland races at Littleport, near Ely, in 1907



Fen skaters look forward to renewing old rivalries

BY STEPHEN FARRELL

AFTER three barren years, 18 ice-skaters will gather on a frozen waterway in Cambridgeshire this morning for the irregular but highly competitive Championship of the Fens. Sub-zero temperatures yesterday saw hundreds of enthusiasts mixing with competitors practising for the 1½-mile race over a specially flooded area of Bury Fen, near Earith. Going is officially judged as "good to firm".

The fen, which is only 3ft deep, is now under two inches of ice and deemed to be perfect for the skaters. The contest for the Ralph Moore Cup was last held in the winter of 1991. It is open to anyone living within 40 miles of March. Other competitions are held for juniors and sprinters.

Adam Giles, 25, one of the competitors, said there was little danger in the race: "If anyone goes through, there's only a couple of feet of water so you might bruise yourself or break a bone, but that's about the extent of it."

In other parts of the country, skaters continued to brave frozen lakes and ponds, undeterred by the triple drowning in West Yorkshire on Thursday.

In the Lake District they ventured on to the frozen edges of Derwentwater and Thirlmere, oblivious to warning signs. "Some of the lakes are iced over and informal skating goes on every year, but ... it is very dangerous and not something we would want to encourage," said Jim Walker, tourism and arts officer with South Lakeland District Council.

Forecast, page 24

THE SUNDAY TIMES
1995
A YEAR IN PICTURES



The Sunday Times **Magazine** highlights the striking images of 1995, including the horrors of Chechnya (above) PLUS Matthew Parris reviews a year of political own goals

1996: A YEAR OF SPORT

From the Olympics to orienteering, The Sunday Times Sports Calendar is the definitive at-a-glance reference to the key dates of the coming year. It's in section 2 tomorrow. Don't miss it

Girl is raped by man answering 'for sale' advert

BY PAUL WILKINSON

A GIRL was raped by a man who answered an advertisement offering her mountain bike for sale. The attacker had telephoned and asked if the girl, aged 15, was on her own. When she told him she was, he said he would arrive shortly at the house in Pontefract, West Yorkshire.

Yesterday the detective leading a team of 25 officers searching for the rapist warned people to take care when placing newspaper advertisements. Detective Chief Inspector Peter Cromack said: "Arrangements for a call should be made when an adult is present. If someone comes to the door don't let them in, and if they feel it necessary they should contact police."

Mr Cromack described the rapist's action as a "cold, calculated and callous move". He told the girl he would buy the bike, but as she turned away to write a receipt he forced her on to the settee and blindfolded her.

After the assault he used twine he had brought with him to tie her feet. It took her several minutes to free herself, then she ran screaming into the street, where three boys who were playing took her into a neighbour's house and telephoned the police.

"The most terrifying thing about this incident is that it was premeditated," Mr Cromack said. "He singled her out through the ad. This man is very dangerous."

Throughout his time with the girl the rapist kept his motorcycle helmet on. Mr Cromack said there were some sightings soon after the assault on Thursday afternoon of a man carrying a crash helmet. The rapist is described as white, 5ft 7in, and between 25 and 40.

Bernard Levin, page 20

Rave clubs forced to provide free water

A COUNCIL in London has brought in rules to force nightclubs to provide free water in an attempt to reduce deaths from the drug Ecstasy. Dehydration has been one of the factors in many of the 50 cases of death from taking the drug.

The move comes after the death of 18-year-old Leah Betts, who took a single tablet of Ecstasy on her 18th birthday. However, unofficial reports have said that she died not from Ecstasy poisoning but from drinking too much water in the belief that it was the best way to protect herself from the effects of the drug.

Camden Council in north London introduced the new measure under licensing regulations. Clubs must provide free water from midnight on New Year's Eve, or face fines of up to £2,000.

However, Leah's stepmother, Janet, from Chelmsford, Essex, said: "If clubs are going to hand out water, I think they must warn clubbers of the dangers of drinking too much. They mustn't be under the impression that they have got to force down pints of water."

She added: "It worries me this is tacit acceptance of Ecstasy-taking by the council, but at least it shows they are taking the problem seriously."

A council spokesman said: "We don't think this legitimises Ecstasy. We are not condoning taking illegal substances. It is a health and safety issue. We insist on fire escapes, but we don't condone arsonists."

Stolen diaries hold clue to the Nelson touch

BY RICHARD FORD, HOME CORRESPONDENT

DIARIES written by Nelson's master gunner before the Battle of Trafalgar have been stolen from a Tyneside bungalow.

The three volumes, valued at tens of thousands of pounds, contain diagrams of Nelson's battle plans and notes on the fleet's weapons. There is also paperwork on trade between the Baltic ports and the River Tyne.

The diaries were taken with antique furniture, silver and china from the home of Gordon Scullard, a distant relative of the master gunner. Mr Scullard, 61, said: "There is nothing else like them in the world. It is like stealing the Lindisfarne Bible.

"They are very beautiful, and of national importance because they contain drawings of Nelson's ships, his battle plans and even a report of fighting pirates off the mouth of the River Humber."



Nelson: diaries show his battle plans

He said the details of trade with the Baltic ports in the 1790s made fascinating reading. "They are hugely illuminating. He writes of his astonishment at seeing female stevedores working there in 1795."

Mr Scullard, a marketing consultant, said: "I would never sell them because the diaries are part of my family history. Unfortunately, I can't even remember the gunner's name because all the documents I had relating to the diaries are locked up with them."

Mr Scullard discovered the burglary when he returned to the bungalow in Whickham, near Gateshead, on Thursday after a shopping trip with his wife Mildred. Detectives believe the thieves may not realise the potential value of their haul.

The diaries were inside the only locked drawer of an antique bureau that was taken. The burglars emptied all the unlocked drawers before carrying the mahogany bureau away. Also stolen was a 280-year-old family Bible.

For many years the diaries, which are about A5 size and written on vellum, were on loan to the Royal Navy but they were returned in the 1960s. The handwritten notes were published in 1903 in a book called *The Mariner of England*.

"I just hope the thieves have the sense to return them or leave them where they will be found by someone who knows their true value," Mr Scullard said.

MaxMara
SEASONAL REDUCTIONS
COMMENCE TUESDAY 2ND JANUARY
32 Sloane Street, London SW1
153 New Bond Street, London W1

EXTRA SPECIAL THAILAND HOLIDAYS FROM £399 THIS SUMMER.



Discover the magic of the Orient with EXTRA SPECIAL prices from Airtours this summer.

Choose from single centre and two centre holidays to the most popular destinations in Thailand, including Bangkok, Phuket, Pattaya and Koh Samui.

Plus there is an excellent cruise option from Thailand to Singapore, via Kuala Lumpar.

Holiday prices start from only £399* for 7 nights.

FLIGHTS FROM GATWICK AND MANCHESTER

PICK UP AN AIRTOURS THAILAND BROCHURE FROM YOUR TRAVEL AGENT OR CALL

01235 824428

Please quote ref: THA106

PRICE CHECK

Airtours
Going further to make you happy

FOR FULL DETAILS ON THE NEW RANGE OF EXTRA SPECIAL FEATURES SEE AIRTOURS SUMMER '96 BROCHURES.

Airtours Holidays Ltd, acting as agents for Airtours plc, ATOL 1179, ABTA V6896. Subject to availability. Insurance extra.
*£399 prices based on 2 adults sharing at Asia Pattaya Hotel, Pattaya, departing Gatwick 7th May 1996.

ADVERTISEMENT

FRANCE FOR FREE*

With the Great Hoverspeed HAVE a DAY OUT foot passengers travel free to France. Cars cost just £10*

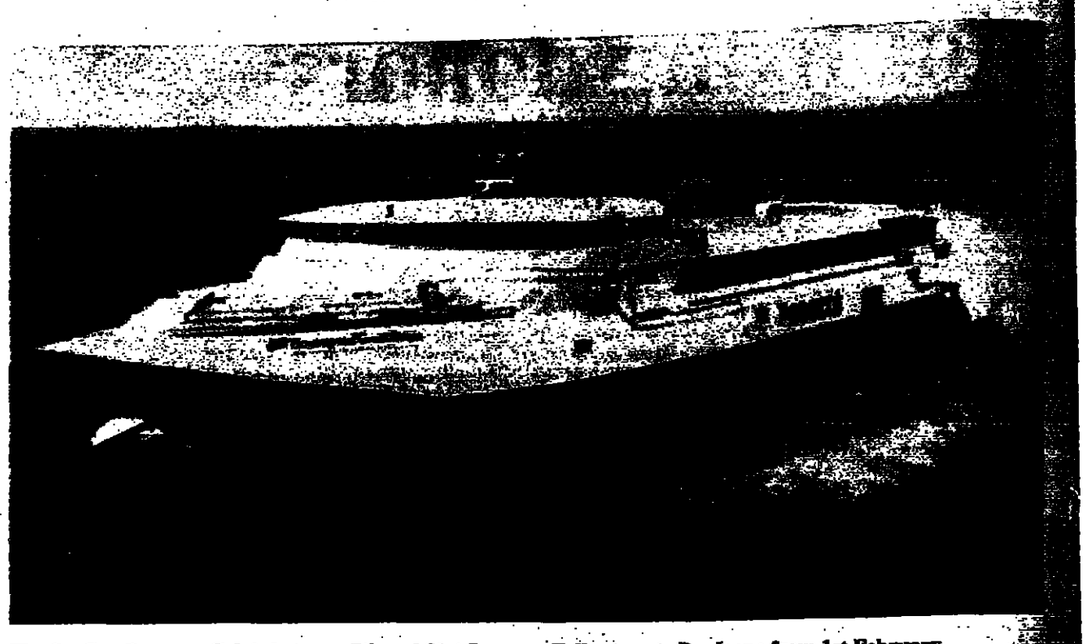
IF YOU'RE suffering from post holiday blues, here's the perfect New Year pick-you-up from the fastest ferry company across the channel. France, home of the world's best cuisine and greatest wines, land of egalité and fraternité is now, more than ever, liberté.

Hoverspeed are giving you the opportunity to treat yourself to a belated Christmas gift in the form of complimentary January return trip, as a foot passenger, between Dover and Calais.

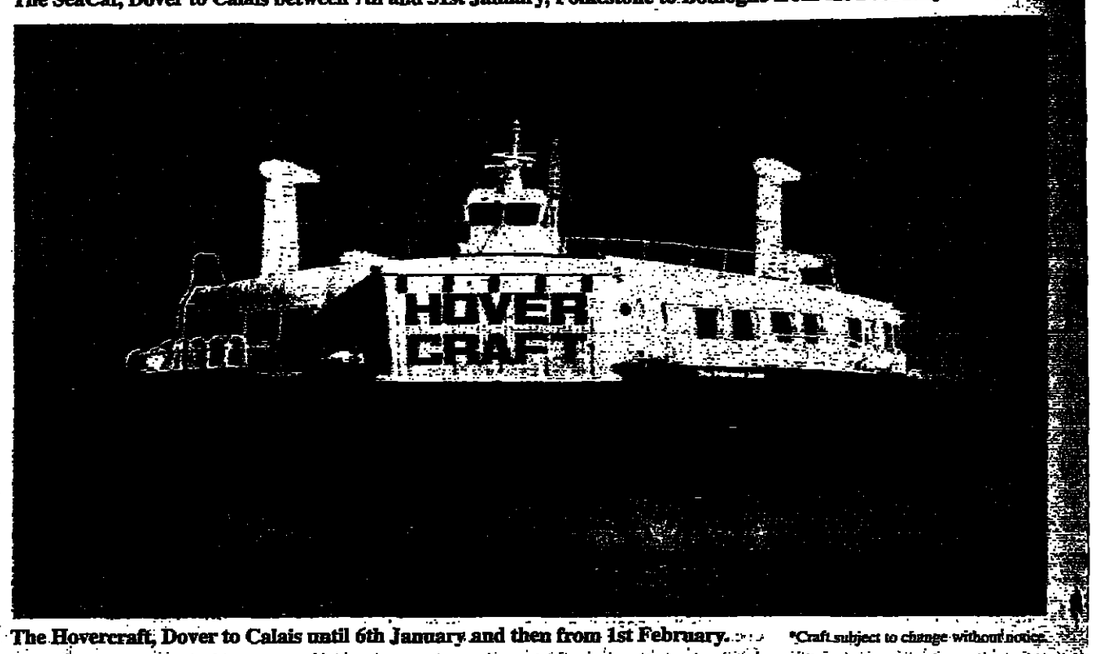
From now, until 31/01/96, present yourself as a foot passenger at our Dover Hoverport, and we'll present you with a free ticket to Calais. Should you wish to travel in February or March, the fare is a mere £1.

If you want to take your car, that's not going to break the bank either. For the sum of just £10, you and your passengers are aboard. In February and March the price rises to £19 during the week, £29 on Saturdays.

There are no hidden extras, no strings attached not even a booking charge. In fact, you don't have to book at all – you can just turn up and go. Space permitting of course. Full details are contained in 'How to book' below.



The SeaCat, Dover to Calais between 7th and 31st January, Folkestone to Boulogne from 1st February.



The Hovercraft, Dover to Calais until 6th January and then from 1st February. *Craft subject to change without notice.



Francophiles free to return

AS LONG as you travel before 31/01/96, we'll give you a special voucher entitling you to travel free as a foot passenger with Hoverspeed again. (If you travel after 31/01/96, the foot passenger rate goes up to a £1 – but we'll still give you a free ticket.)**

The same applies for car drivers – pay £10 this time and we'll give you a voucher to travel again for free. (Travel on or after 1st February, and the cost is £19 during the week, £29 on Saturdays and you still get a free ticket.**)**

Hoverspeed Season Ticket

TAKE advantage of the Hoverspeed 'Have a day out' promotion, and you will automatically qualify for the opportunity to purchase a Hoverspeed Season Ticket.

Foot passengers can buy one for just £10 and travel to France as often as they like throughout 1996 for free – excepting our peak period, from mid-July to mid-September* – (including the option of taking four friends for just £3 each). While car drivers can pay the same initial £10, and then travel during the same period for just £19 per crossing (£29 on Saturdays). Subject to availability.**

The only stipulation we make, for foot passengers and motorists, is that you book 24 hours in advance, depart and return on the same day, and spend at least 2 hours in France each time you cross – hardly an imposition, we think you'll agree.

HOVERSPEED BOOKING

HAVE a DAY OUT

FAST FERRIES

Closing Date: All applications must be received by EuroSave by 20th January

Passenger Details

Party Leader _____

Address _____

_____

Daytime tel: _____ Evening tel: _____

To book your Day-trip, for travel between 12 January – 31st March, please fill in the following details.

Note: If you wish to travel before 12 January, then Hoverspeed will take credit card bookings for those wishing to take cars, please telephone 01304 240 241* (Mon-Fri).

Travel dates: Please provide us with a choice of dates of when you can take up this offer – only one choice should be a Saturday.

Dates	1st Choice	2nd Choice	3rd Choice	4th Choice

Times: Please tick box – travel

Before 09.30 ☐ After 09.30 ☐ Either ☐

Passenger and vehicle details

January Offers

No. of foot-passengers – FREE _____ £ _____

No. of cars with up to 5 people at £10 _____ £ _____

February and March Offers

No. of foot-passengers at £1.00 each _____ £ _____

No. of cars with up to 5 people at £19.00 _____ £ _____

Saturday car supplement of £10 ## _____ £ _____

Total enclosed £ _____

If you are taking a car and have requested a Saturday in Feb-Mar there is a £10 supplement. You must enclose a separate cheque which will be returned to you if Saturday travel is not allocated.

Car Reg No _____ Make/model _____ No. of car occupants _____

Payment: I enclose cheque/postal order no(s) _____ payable to Ferry & Ports Holdings. I agree to the terms and conditions of trading

Signed _____ Dated _____

Enclose the completed booking form, full payment and a first class stamped addressed envelope 9in x 7in and post to: EuroSave Travel Club, PO Box 181, Dover, Kent CT17 9DE to arrive by 20 January.

TERMS AND CONDITIONS. This promotion is subject to limited space availability. If we are unable to confirm your booking or your crossing is cancelled by Hoverspeed all monies will be returned to you, no other refunds will be made. All alterations are subject to a £10 amendment fee. This form must be received by 20th January. Minimum booking notice is 14 days. Hoverspeed will only accept telephone reservations for travel before 12th January. Maximum of 5 people per car – no trailers, caravans, minibuses or transit sized vans are allowed within the terms of this offer. Travel must take place as indicated on the tickets. EuroSave will endeavour to despatch tickets at least 10 days prior to departure. Valid passports/visas are required. Carriage by sea as subject to the terms and conditions of the carrier, copies of which are available on request. For information, French Bank holidays are: January 1. This offer is only valid for day-trips, return tickets will be validated on outward crossing. *The reservations office is open 08.00 – 19.30 Mon-Fri, telephone bookings will only be accepted for vehicle bookings for travel 1st January – 12th January.

Amazing discounts at Hoverspeed Duty and Tax Free Shops

NOT taking advantage of the tax and duty breaks when you travel abroad is madness. Not doing your shopping at a Hoverspeed tax and duty free shop is sheer lunacy! In addition to all the savings you already make, just look at the *outstanding offers listed* here.****

PRICE BUSTERS AT £8.00

Selected spirit brands at £8.00 per litre	Savings against High Street equivalent prices
• Three Barrels Brandy†	OVER £9.00□
• Smirnoff Red Label Vodka†	OVER £5.00□
• Teacher's Whisky	OVER £7.00□
• Beefeater Gin	OVER £7.00□
Grolsch £8.00 per case (when you buy 8 cases in one transaction†)	OVER £167.00□

PRICE BUSTERS UNDER £10.00

Malt whisky £9.95	
• Isle of Jura†	OVER £18.00□
A famous name fragrance for £9.95	
• Nina Ricci L'Air du Temps 48ml E.D.T. natural spray†	

TAX FREE OFFER

• Spend £25.00 in one transaction in our tax free fragrance and gift shop and we'll give you a gorgeous cuddly bear absolutely free. Normal Hoverspeed price £8.95.†

□ The High Street Equivalent prices are calculated by taking the average of prices established in a survey of UK High Street outlets.

These prices, names of the outlets concerned and full survey details are available on request.

20% Peeled off Grape Shop Prices

France's north coast is renowned for its superb shopping. The Grape Shop, situated just by our Boulogne terminal, and just five minutes from our Calais terminal, is no exception. Worth looking in on just to see the huge stock of wines it carries, going there in January is a must. We've arranged a 20% discount on everything in stock exclusively for Hoverspeed passengers. Famous name examples include:

Champagne Bollinger	January price 116FF (normally 145FF)
Seaview Brut	January price 24FF (normally 30FF)
Guigal Côtes du Rhone	*January price 26,50FF* (normally 33FF)
Hugh Ryman Don. le Noble	January price 23,20FF (normally 29FF).

HOW TO BOOK

To take advantage of this outstanding offer in the next 14 days, in a car or on foot, all you have to do is turn up and well, go. Subject to space being available of course. Car drivers over this period may wish to guarantee a place by calling our reservation line on 01304 240 241 which takes credit card bookings. If you wish to travel after this simply fill in the form below, giving us four dates which would be suitable and send it together with a cheque or postal order to EuroSave Travel Club, PO Box 181, Dover, Kent CT17 9DE.

01304 240 241

French hotels and restaurant prices reduced

The Hoverspeed experience extends beyond our French terminals in Calais and Boulogne. On arrival at Dover (and Folkestone after 1st February) you'll be given a special wallet, that contains vouchers, that make your arrival in France a far more mouth-watering proposition. You'll find your wallet has vouchers for discounts at restaurants and hotels offering typical French fare and hospitality (directions included). The wallet also has details of some super summer Hoverspeed fares and some terrific holiday deals.

*This offer is valid until 31 January 1996. Between 1 February and 31 March 1996 foot passengers pay £1 and cars with up to 5 passengers pay £19 (£29 on Saturdays). **Free tickets can be redeemed any time of year except during our peak period, which runs 18 July to 2 September or on U.K. Bank Holidays. Subject to availability. ***Season tickets are valid until 31 December 1996 except during our peak period as described previously and on U.K. Bank Holidays. ****All offers are subject to availability and Hoverspeed reserve the right to substitute offers advertised with alternative products. †These offers are available in the Dover land based shops only.

من الأصل ١٥٥

Shortage of organs worsening

Kidney surgeon backs payments for living donors

BY JEREMY LAURANCE, HEALTH CORRESPONDENT

RELATIVES and friends of people with kidney failure should be offered cash to donate an organ while they are still alive, a leading surgeon said yesterday.

Geoff Koffman, renal transplant surgeon at Guy's Hospital, central London, and assistant secretary of the British Transplantation Society, said the move could cut the waiting list for kidney transplants by 1,000.

The number of kidneys available for transplant declined in the first nine months of this year — largely because of the fall in road accident deaths — while the number of people waiting for transplants climbed to more than 6,000. In the UK only 5 per cent of kidneys for transplant are taken from live donors, most of them blood relatives; in America the figure is 27 per cent and in Norway 40 per cent.

About 1,500 people on the transplant waiting list have spouses who would be suitable for transplant. Friends could also be a source of donated kidneys. "Friends may be just as emotionally attached as a member of their own family," Mr Koffman said.

A recent US study published in the *New England Journal of Medicine* found that transplants from unrelated living donors were unexpectedly successful. "Poorly matched living donors give much better results than well-matched cadaver donors," Mr Koffman said. "It must be because the kidneys are fresh. Most cadaver kidneys are taken from older people who have died of strokes or suffered high blood pressure for years so the kidneys we are getting are not the best."

Mr Koffman has doubled the proportion of kidneys transplanted from living donors at Guy's from 10 to 20 per cent between 1994 and 1995. Writing in the British Transplantation Society newsletter, he says: "Many patients simply do not realise that living donor transplantation is an option and it is not necessary for them to spend time on dialysis awaiting a transplant. We have, I believe, an obligation to discuss this issue with them."

He said the operation to remove the kidney was "very safe" with a 0.3 per cent mortality. "The evidence is that people can function perfectly well with one kidney and there are no long-term problems."

David Poulter, chairman of the National Federation of Kidney Patients Associations, said many surgeons were reluctant to take kidneys from living donors for ethical reasons because the operation did them no good. "But we are very keen on it. The transplants tend to be very successful."

However, Mr Poulter said payments to donors raised ethical problems. "We do not want to put kidneys up for sale."

There was a scandal in the late 1980s when British doctors arranged the purchase of organs kidneys from impoverished donors in Turkey for transplant in private hospitals in London. The issue led to a clampdown on such operations.

'This way my family have our lives back'

ONLY two kidney transplants from unrelated living donors have been performed at Guy's Hospital, central London, by Geoff Koffman, renal transplant surgeon. One was from a stepfather to his stepson and the other, last October, from Caroline Symss to her husband David. All four patients are doing well.

After a 2½-year search had failed to find a compatible kidney from a donor, Mrs Symss decided to offer her husband one of her own kidneys. Despite being of different races — Mrs Symss is Irish and her husband half-Asian — the couple, both in their 30s, were closely matched.

Mr Symss, a former computer manager, had suffered total kidney failure ten weeks after the birth of their second child. Every day he spent four hour-long sessions having dialysis at his home.

"I was slowly dying. Every day I waited for the transplant centre to ring but the call never came. I was getting more and more depressed and several times I thought of ending it all," he said.



David and Caroline Symss, beneficiaries

Mrs Symss said: "I am so happy. There were times when I thought David wouldn't be around to watch the girls grow up. This way my family have got our lives back.

"It was a struggle to get the doctors to agree to test me. Then we had to go through all sorts of checks to make sure David wasn't pressurising me in any way."

Doctors hail vaccine test in fight against cancer

BY NIGEL HAWKES, SCIENCE EDITOR

A CANCER vaccine has shown promise in treating lymphoma, a tumour of the lymph glands, American scientists report today.

In a small pilot study, the tailor-made vaccines caused the cancers to shrink or disappear in three out of four patients treated. The results may have implications for other types of cancer.

A team from Stanford University Medical Centre in California prepared the vaccine by harvesting the patients' own immune system cells from their blood. They isolated the most powerful, called dendritic cells, and mixed them in a test tube with a solution containing large amounts of a protein found on the surface of the tumour cells.

In normal circumstances, the immune system would recognise the protein as a banner proclaiming the presence of cancer cells, and launch an attack against them. But such attacks are not normally powerful enough to destroy cancers, which continue to grow.

The American team, led by Dr Frank Hsu, aimed to make the immune response more powerful by priming the denditric cells outside the body. The technique was not possible until one member of the team, Dr Edgar Engleman of the Stanford Blood Centre, devised a way isolating denditric cells from the blood.

In the January issue of *Nature Medicine*, the team reports that when the primed cells were reinjected into the body, they established a strong immune response against the cancer cells. All four patients had been treated conventionally with drugs, but their cancers had recurred.

Four vaccinations were given over a nine-month period, with no significant side-effects. Two patients went into complete remission, in a third the cancer shrank considerably, while the condition of the fourth stabilised.

Mortgage rates for Bradford & Bingley borrowers are down.

Notice is given to all Bradford & Bingley Building Society variable rate borrowers (apart from those mentioned below) that the Interest Rate charged will be reduced by 0.50% with effect from 28th January 1996.

Mortgages Direct borrowers, borrowers who are entitled to written notice and borrowers whose mortgages are regulated under the terms of the Consumer Credit Act 1974, will be notified of the appropriate rate reduction by individual letter.

Those variable rate borrowers completing on or after 14th December 1995 (or 20th December for Mortgages Direct borrowers) will already have been notified of the reduced rate.

Under the Society's annual review scheme, borrowers will be advised of the new Monthly Mortgage Payment on the annual mortgage statement which is issued in January.

BRADFORD & BINGLEY BUILDING SOCIETY
Simply the right choice

Head Office: PO Box 88, Crossflatts, Bingley, West Yorkshire BD16 2UA.

Head of escort agency attacked

BY A STAFF REPORTER

DETECTIVES investigating the attempted murder of a woman who ran an escort agency from her home appealed yesterday for information about a man seen running across back gardens and discarding clothing.

Ann Fidler, 43, was last night given a 50:50 chance of survival, 48 hours after being viciously beaten in her house at Eastleigh, Hampshire. There were no signs of a break-in at the house.

She advertised her escort business in a local newspaper using the names Alex and Lisa. Police appealed for her clients to come forward.

Detective Superintendent John Harvey said members of Mrs Fidler's family were "totally unaware" of her escort business. Mrs Fidler and her husband Brett run a gymnasium together.

Police have concentrated the hunt for Mrs Fidler's attacker on a man described as up to 6ft and with a muscular build. He vaulted a gate and, despite the freezing conditions, was seen to take off his coat.

ALAN LEWIS



Martin Kelly with the unlicensed tigers he keeps near Omagh. At home he has two Siberian lynx, two monkeys, three venomous snakes and two anacondas

Ministers urged to curb Ulster's wildlife owners

BY NICHOLAS WATT, IRELAND CORRESPONDENT

MINISTERS are under growing pressure to impose restrictions on the ownership of wild animals in Northern Ireland, where anyone can keep a tiger or wolf without a licence. Councils in rural areas have passed motions calling on the Government to end the discrepancy in the law, which makes Northern Ireland the only part of the United Kingdom where wild animals do not have to be licensed.

The campaign for a change in the law gathered momentum in the autumn after a wolf escaped from its owner in Lisnaskea, Co Fermanagh, and spent eight days on the loose. Chatto, a three-year-old Arctic wolf, was eventually shot dead by a farmer five miles from its home after it killed nine of his sheep and injured several others.

Oliver Gibson, a Democratic Unionist councillor in Omagh, Co Tyrone, said it was ridiculous for dogs to be licensed when people were free to rear tigers in their backyards. "There are serious worries for the safety of people. Some people keep wild animals in small cages within yards of main roadways. Tigers and pumas have a habit of being direct in their attacks."

Mr Gibson's anger is directed against the likes of Martin Kelly, a father of five, whose house and back yard in Omagh are crammed with wild animals. In the yard he keeps a pair of Siberian lynx, a pair of monkeys and three venomous snakes. In his living room he has a couple of young anacondas. When fully grown they will be among the largest snakes in the world.

Mr Kelly, whose children take it in turns to care for the animals, is in favour of licensing wild animals. He said: "It is dangerous without a licence because some irresponsible people want to own animals. Some people think they can just take wild animals for a walk on a lead without realising the dangers."

He agrees with Mr Gibson that dangerous animals should be kept at home, although he keeps the pride of his collection, two tigers from a zoo in England, on a plot outside Omagh. They are kept in by an 8ft fence, secured with three locks. "There will always be some idiot who tries to get in," he said.

☐ A snake owner was taken to hospital after being bitten on the lip when he tried to kiss his pygmy rattlesnake. Neal Rawlings, of Basingstoke, Hampshire, was discharged after being given an injection to counteract the venom.

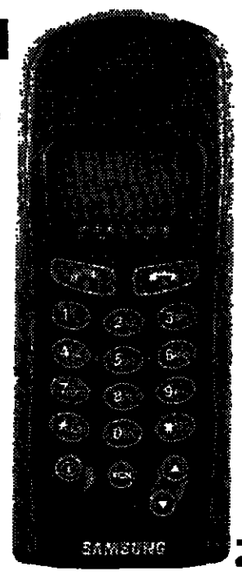
The snake and its mate have been confiscated after health officials found that Mr Rawlings had no licence for them or for his collection of other exotic reptiles and spiders. It is not known if he will be prosecuted.

SALE
HALF PRICE PHONES
PLUS UP TO £50 CASHBACK



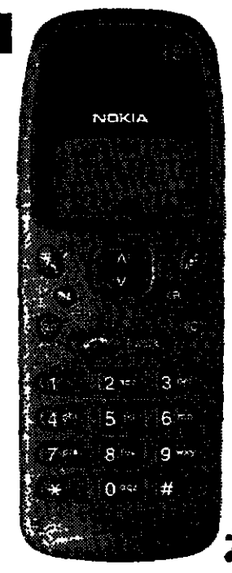
PPS800
- Slimmest phone available
- Lightweight
- Great battery performance
- Unique budget timer

USUAL PRICE £19.99 INC VAT
SALE PRICE £9.99 INC VAT



PPS10
- Lightest phone available
- Wide range of features
- Retractable antenna

USUAL PRICE £29.99 INC VAT
SALE PRICE £14.99 INC VAT



NOKIA 232
- Slim lightweight design
- Large clear display
- "Best Mobile Phone" award 1995

USUAL PRICE £49.99 INC VAT
SALE PRICE £24.99 INC VAT

Our January sale is here again! For a limited period, you can take your pick from our huge range of top brand mobile phones, and pay just half the usual price. And on selected phones there's even Free Connection as well.

And once you're connected to one of our unique range of money-saving tariffs, you'll see for yourself why Peoples Phone have become the people's favourite choice.

But hurry...CashBack offer expires 30th December 1995.

178 Showrooms throughout the UK
For your nearest Showroom
0345 10 11 12
(calls charged at local rates)

PEOPLES PHONE
Where Talk is Cheaper

6 REASONS WHY PEOPLES PHONE ARE THE PEOPLE'S FAVOURITE CHOICE:
- Expert, friendly staff
- Wide choice of phones
- 7 money-saving tariffs
- No price rise guarantee
- Free protection from high bills
- 14 day money back guarantee

EXTRA £5 OFF
ANY NEW MOBILE PHONE ON PRESENTATION OF THIS VOUCHER. ONLY VALID WHILE STOCKS LAST.
MUST END TODAY
One voucher per transaction.
Valid at any Peoples Phone Showroom.
No change will be given.
VOUCHER EXPIRES 30th DECEMBER 1995!
CANNOT BE USED IN CONJUNCTION WITH ANY OTHER VOUCHER OR COUPON
T30/12/95

Handset prices are conditional upon purchase of a new telephone connected to Peoples Phone airtime (on the Vodafone network) and are subject to stock availability. Prices shown include 50% discount and are subject to connection to any suitable tariff. Free connection on selected phones and tariffs only. Connection is subject to status. Customers will need to provide a valid credit card or cheque guarantee card plus proof of address and bank details. Full details of CashBack offer available on request. Half price sale applies to mobile phones only.

Carey investigates clerical discontent

Union urges clear-out at Lincoln Cathedral

BY RUTH GLEDHILL
RELIGION CORRESPONDENT

WARRING clerics at Lincoln Cathedral should all be offered jobs elsewhere, Britain's leading trade unionist for the clergy said last night.

The Rev Stephen Trott, of the MSF union's clergy section, said: "The only answer is to move them all. The Church's bishops should get together and offer them jobs somewhere else. We must break it all up and start again."

Mr Trott spoke out after it emerged that the Archbishop of Canterbury had intervened in the dispute by sending two senior representatives to hear the views of the separate factions. Hector McLean, Dr George Carey's appointments secretary, who retires tomorrow, and his successor, Tony Sadler, spent hours listening to those involved. Their report will be considered by the Archbishop in the new year.

The dispute, which has its roots in a loss-making exhibition of the cathedral's Magna Carta in Australia in the late 1980s, took a turn for the worse this summer when the Dean, the Very Rev Brandon Jackson, was accused in a consistory court of sexual misconduct with a former cathedral verger, Verity Freestone.

Dr Jackson was cleared, but was highly critical of his bishop, the Right Rev Robert Hardy, after the case. More recently, some cathedral staff have accused the dean of "abrasive" management and called for him to go. The cathedral is likely to be in the headlines again when Miss Freestone takes her case to an industrial tribunal, claiming sexual harassment.

Senior churchmen are becoming increasingly alarmed that the apparently irreconcilable difficulties at Lincoln are seriously damaging the image of the Church of England nationwide. Dr Carey is known to be concerned about the wider impact of the dispute. While he has spiritual jurisdiction over the Canterbury province, which includes the Lincoln diocese, he has no material authority to dismiss or discipline any of the parties. He has intervened in response to a request for help from Bishop Hardy, who has attempted unsuccessfully to mediate at the cathedral. He has described feelings of "discontent, fear and even intimidation" among the staff.

The report by Mr McLean and Mr Sadler is expected to remain confidential.

Canon Rex Davis, the subdean, said: "The problem can be solved only by a growth in people's perspicuity, the ability to see things, and I mean for all of us. There has to be a growth in insight. I am optimistic enough to believe these things are achievable."

Canon Andrew Stokes, the precentor, said: "We have all made a corporate vow of silence, and that may be an improvement. We are waiting to see if there is some sort of initiative from the Archbishop." Dr Jackson was unavailable for comment.

At Your Service, Weekend, page 3



They were footballers with a higher goal. Among them, wearing his trademark spectacles, was a future Archbishop of Canterbury who played at left back.

This photograph, featuring Dr George Carey at the far left of the front row, appears in the latest edition of FC, the Football Association's magazine that goes out to 43,000 clubs six times a year and is read by up to two million players. The picture's publication may be Dr Carey's high point as a footballer.

He says he was an "enthusiastic but unskilful" member of the team — known as the God Squad — at Oakhill College in north London. Dr Carey, who shares a lifelong passion for soccer with the Pope, a former goalkeeper, is featured in the picture from the 1969-70 season, when he was a 34-year-old lecturer. He stopped playing at 38, and now supports Arsenal.

According to the magazine, he is not the only senior churchman with an interest in the people's game. The Bishop of Huntingdon, the Right Rev Gordon Roe, is vice-president of his county's referees' association. He gave up playing at 19 because he was too short-sighted.

The feature, which cites Philippians iii, 14, saying "Press on towards the goal", says there are a growing number of Christian leagues, where players pray before matches and nobody swears.

The magazine points out that at least 25 league clubs in Britain began life as church teams. Well-known Christians include the Chelsea manager Glenn Hoddle, of whom the comedian Jasper Carrott said: "Glenn Hoddle has found God — that must have been some pass."

Credo

Fundamental truths revealed as time goes by

Edward Norman

At the end of the year, people take stock of the passing of time. For Christians, in particular, time is no mere measure of the inevitable transformation in all things: it is the very essence of their religion. For Christianity is essentially an historical religion. God came into the world and confirmed the ancient perception that there were divine purposes behind what must otherwise seem the pervasive meaningless chaos: he delivered himself to time. He became integrated with his creation, and to know him is to examine the memory of him conveyed in those who have preserved the message of Jesus through successive ages.

However, the many cultural shifts through which the Christian religion has passed have not just "left their mark" on the faith but have actually provided its core structure. Jesus did not write a book or found a philosophical system: he gave his message to a body of people who became, literally, his body in the world. His truth cannot be separated from them.

The historic *Doctrine of the Church* is a summary of that fact: the people of God are creative in their transmission of the memory of Jesus and, as they encounter the unending sequence of changing earthly understandings, so they reconstruct and remould the truth which God came into the world to give us.

He is a God who does not work by magic, or by emotional manipulation, but is known through the materials of his own creation — through time. Jesus promised that the Holy Spirit would preserve his followers in all truth, and faith is the process of daring to trust that creative encounter with the world of human understanding will produce a progressive revelation of the divine. So it is not only that with time will come reinterpretations of Christian truth in the light of changed circumstance, but that with time will come also quite new insights into the operations of God.

The Church's possession of a body of men and women engaged with the frontiers of intellectual advance is not a mere pleasing adjunct of the Church's mission in the world: it is actually crucial to the effective operation of the process of development which is at the centre of the religion.

Since Christian truth and the means by which it is conveyed are inseparable, and since human frailty insinuates itself into all endeavours, the task of the Church is forever changing and is inherently unstable. What we at first take to be utterly timeless points of reference actually turn out to be unreliable — for words suggest different sorts of meanings at different times, and in different cultures. Human foolishness is everlasting; so too, however, is human wisdom. And so is the mercy of God.

Men and women should remind themselves at the end of the year that they are called to read eternal messages in the fleeting circumstances of their moment in time. It is called "prophecy". Seeking the eternal in the transient is what Christian understanding is all about.

Professor Edward Norman is Canon Treasurer of York Minster

NEWS IN BRIEF

Christmas blast ruins boy's room

A can of deodorant given to a boy for Christmas exploded in his bedroom, blowing a hole in the wall, another in the ceiling and starting a fire that destroyed his possessions. Marc Haldron, 14, had left the Lynx aerosol near an electric fire at his foster parents' home in Tipton, West Midlands. The blast also tore the door from its hinges, dislodged roof tiles and blew out windows.

Holiday failure

A package holiday company specialising in Turkey and Cyprus has ceased trading. T.K. Air Travel, based in north London, traded as Onur Holidays, First Class Holidays and Mediterranean Holidays. Bookings would be refunded, the Civil Aviation Authority said.

Bird refugees

Three rare penduline tits were seen in a reedbed at Dungeness, Kent. The birds, native to Germany and Poland, are the most notable refugees yet from the freezing weather in central Europe. They build domed and feathered nests that dangle from the branches of willow trees.

Hotel explosion

Nine people were taken to hospital after an explosion at the Braeriach Hotel at Newtonmore, Highland, between Aviemore and Fort William. The bar, where several people were drinking, is believed to have been destroyed. The blast may have been caused by a heating boiler.

Booked solid

Dozens of rail travellers with reserved seats had to stand in the aisle for much of a nine-hour journey from Penzance to Newcastle upon Tyne, after finding that their places had been double or triple-booked. A spokesman for BR Cross Country services blamed "human error".

Rooftop recipe

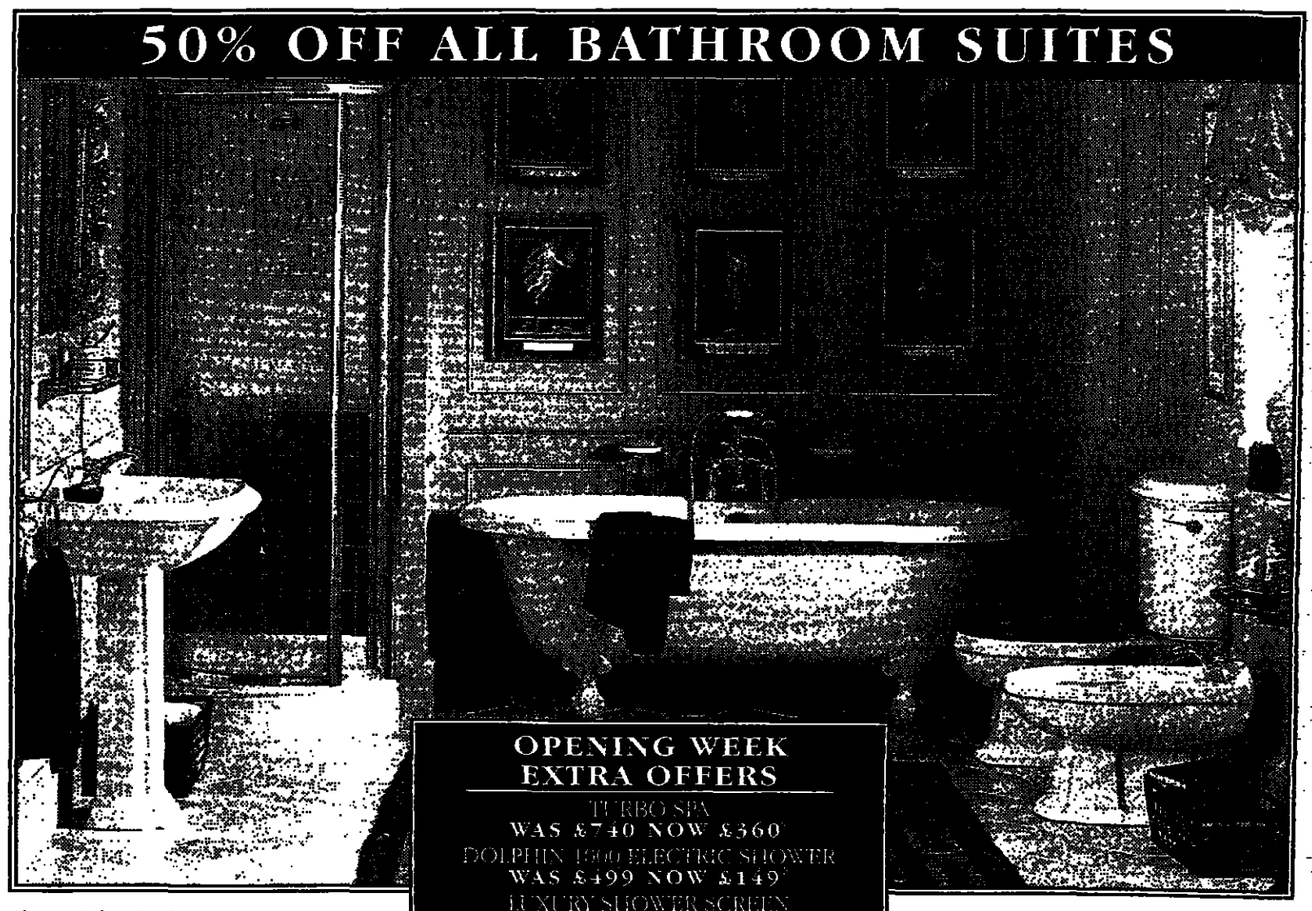
Harvey Nichols, the London department store, is to open a rooftop restaurant next to the art deco Oxo Tower on the South Bank near Waterloo station. It will occupy the entire eighth floor of a redeveloped warehouse. The £20 million development will open in the spring.

New Qantas Offers on long distance flights.
Details and conditions are available by phone or from Qantas Travel Centres, British Airways Travel Shops or travel agents. Flights are subject to limited availability and travel periods and must be booked by 17th January. Flights may be with British Airways. Passenger taxes apply.

QANTAS
0345 - 747 300

DOLPHIN FITTED BATHROOMS
HALF PRICE SALE
IS NOW ON

50% OFF ALL BATHROOM SUITES



OPENING WEEK EXTRA OFFERS
TURBO SPA
WAS £740 NOW £360
DOLPHIN 1000 ELECTRIC SHOWER
WAS £499 NOW £149
LUXURY SHOWER SCREEN
WAS £199 NOW £75
BUY THIS WEEK AND REPAY NOTHING UNTIL SUMMER

The Dolphin Bathrooms January Sale has started with every bathroom suite half price. Dolphin's unique service means we install the whole bathroom for you.

Design, planning, plumbing, joinery, electrical work, plastering and tiling – with a Dolphin bathroom it's all included. Visit your Dolphin showroom today.

BEAUTIFUL BATHROOMS FROM INSPIRATION TO INSTALLATION

Dolphin FITTED BATHROOMS

LONDON & SOUTH EAST
ASHFORD 01233 666017 AYLESBURY 01296 397891 BARNET 0181 449 9751 BASILDON 01268 272682 BEDFORD 01234 326447 BRENTWOOD 01277 226052 BRACKNELL 01344 481234 BROMLEY 0181 466 6519 CAMBERLEY 01276 675864 CANTERBURY 01227 784366 CHATHAM 01634 829013 CHELMSFORD 01245 252705 CHISWICK 0181 987 9279 CLAPHAM JCT. 0171 223 4415 COLCHESTER 01206 577 577 CROYDON 0181 688 7785 EPSOM 01372 743359 EALING 0181 810 0403 ENFIELD 0181 366 6345 EPPING 01992 561753 FAREHAM 01329 826627 FINCHLEY 0181 349 1698 GOLDERS GREEN 0181 731 7493 HARROW 0181 863 9096 H. WYCOMBE 01494 465690 H. HEMPSTEAD 01442 64348 HORSHAM 01403 276005 ILFORD 0181 514 7597 IPSWICH 01473 214588 KENSINGTON 0171 603 8519 LEATHERHEAD 01372 361607 LEWISHAM 0181 318 9249 LONDON (W1) 0171 486 4622 LOUGHTON 0181 508 9804 LUTON 01582 481459 MAIDENHEAD 01678 778176 MAIDSTONE 01622 673207 MUSWELL HILL 0181 883 1755 NORWICH 01603 620236 OBRINGTON 01689 822104 PRINCES GREEN 0181 850 0277 PURLEY 0181 763 1141 READING 01734 594377 REDHILL 01737 779560 REIGATE 01737 225598 RICHMOND 0181 332 2721 ROMFORD 01708 743250 SEVENOAKS 01732 741215 SLOUGH 01753 571902 ST. ALBANS 01727 858270 STAINES 01784 466783 ST. JOHNS WOOD 0171 483 0296 SURBITON 0181 390 1351 SUTTON 0181 643 9272 THURROCK 01708 864168 TUNBRIDGE WELLS 01892 537011 WATFORD 01923 212225 WEYBRIDGE 01932 854429 WIMBLEDON 0181 947 3502 WINDSOR 01753 620963 WOKING 01483 740518 WOKINGHAM 01734 793343
MIDLANDS
BANBURY 01295 269120 BROMSGROVE 01527 575743 BURTON-ON-TRENT 01283 539752 CHELTENHAM 01242 256020 COVENTRY 01203 226856 GLOUCESTER 01452 23126 HEREFORD 01432 271261 KIDDERMINSTER 01562 825747 LEICESTER 0116 2555618 LICHFIELD 01543 417553 MARKET HARBOROUGH 01858 468064 MILTON MOWBRAY 01664 481630 MILTON KEYNES 01908 231894 NORTHAMPTON 01604 38764 NUNEATON 01755 220258 OXFORD 01865 742616 PETERBOROUGH 01733 558641 SHREWSBURY 01743 236590 STAFFORD 01785 220258
SOUTH & SOUTH WEST
BATH 01225 461102 BASINGSTOKE 01256 842772 BRIDGWATER 01278 446242 BRISTOL 01179 252454 CHORLEY 01993 813504 PORTSMOUTH 01705 829551 SOUTHAMPTON 01703 633377 SWINDON 01793 484069

SHOWROOM OPENING TIMES: MONDAY - FRIDAY 10.00 - 5.30 SATURDAY 9.00 - 5.30 SUNDAY 10.00 - 4.00

VISIT A SHOWROOM OR PHONE FREE 0800 626 717

Typical Credit Example: Cash price £4499 less deposit of £1000. Then cash price £3498. Thirty repayments of £115.76 plus all-in administration fee comprising bath or shower cubicle, pan, washbasin and WC. 24.7% APR VARIABLE. Total credit price £4994.28. Subject to status. Written quotations on request. *All offers apply to minimum order of a fully fitted bathroom suite. No other offers apply. *Normal terms apply to cash customers.

TIDY5A2

'We are eternally grateful to the hospital. It was all due to the bravery and skill of the doctors'

Family man whose life was saved by pioneering surgery

IN 1973, Ian Cunneen became the first person in Europe to be given a bone-marrow transplant. Now 29, he lives in Bilston in the West Midlands, works full-time as a plant-fitter and is married with a son aged 2.

When he was admitted to Wolverhampton Royal Hospital 22 years ago, such an outcome would have seemed at best a remote possibility. He had bruises all over, was bleeding from the mouth and nose and needed constant blood transfusions.

He was diagnosed as having aplastic anaemia, rare in children, and given weeks to live. But by chance the ward sister happened to come from Sutton, the south London suburb where the Royal Marsden Hospital has a branch. He was transferred there by ambulance and placed in the new isolation ward, named after the comedian Bud Flanagan, whose son died of leukaemia and who worked tirelessly to raise funds for cancer research and treatment. Patients in Ian's condition were vulnerable to infection, so all staff in the ward — technicians, doctors, nurses, research staff — had to observe a strictly sterile environment.

Ian's parents stayed in a caravan in the hospital grounds. All the blood he needed for transfusions came from relatives who travelled regularly from the Midlands. But without more drastic treatment he could not expect to survive more than a few weeks. As it happened, a specialist from the United States was on a visit to the Royal Marsden, bringing news of a drug that had been successfully used to suppress immune rejection in two recent bone-marrow transplants.

THE TIMES Christmas Appeal in aid of the Royal Marsden Hospital

■ John Young meets another patient of the Royal Marsden Hospital. Donations to the Times appeal are nearing £100,000

Members of the family were tested for the closest match and Ian's sister Clare, then 13, was found to be the ideal donor. But the ethics of human transplants were still under debate; NHS funding was not available for the operation, which had to be paid for from the hospital's research funds.

Ian was discharged about six weeks later. That day, his parents found him sitting up in bed reading and ready to go home.

For the next year he had to return once a week for treatment and after that every six months for a check-up. But he has had no relapse, has been married to Jayne, a nursery nurse, for more than five years and, having had a child, Matthew, no longer harbours fears that the transplant might have left him sterile.

As a teenager, he led an active life, joining the Boys' Brigade and at the age of 17 winning a gold Duke of Edinburgh Award.

Ian's wife says: "We are eternally grateful to the hospital because, without it, none of this could have happened. It was all due to the bravery and skill of the doctors.

"Clare was also marvellously brave, because it must have been a very worrying time for her," she adds. Clare is also happily married with two children.

Mrs Cunneen tells of a boy in one of her classes who developed leukaemia at the age of two. "I remember seeing him with tubes all over his little body and his hair fallen out." Two years later the boy appears to have fully recovered, a symbol of the new hope that dedicated research and treatment have given to young cancer patients.

Leading article, page 21

STEVE HILL



Ian Cunneen, who had Europe's first bone-marrow transplant at the age of seven, with his wife Jayne. He had been given weeks to live

Yes, I want to help

I enclose a cheque / postal order (payable to the Royal Marsden Children's Cancer Unit) for £ .....

Or, please debit my Visa / Mastercard / Amex / Diners Club card

Expiry date ..... / ..... Today's date ..... / ..... / .....

Signature .....

NAME .....

ADDRESS .....

..... POSTCODE .....

DAYTIME PHONE No .....

To make an instant credit card donation, please telephone 0171-376 5173, or send this coupon with your donation to:

The Royal Marsden Children's Cancer Unit Appeal. Downs Road, Sutton, Surrey SM2 5PT.

Reg. Charity No. 274034

Please note: a donation of £250 or more is worth a third as much again through Gift Aid as we can claim back the tax.

☐ Tick this box if you would like a receipt.

THE TIMES Christmas Appeal in aid of the Royal Marsden Hospital

HONDA
BUILT WITHOUT COMPROMISE

THE ONLY TIME WE'LL EVER DO SOMETHING BY HALVES.



THE HONDA CIVIC 5 DOOR 1.4i.
PAY 50% NOW AND 50% IN TWO YEARS.

Buy a Civic 5 door 1.4i between 1st Jan '96 and 29th Feb '96 and you'll only have to pay half the cash price now. You can hand over the other half two years later. What's more, you'll have no interest and no monthly repayments to worry about and we can even accept the part exchange value of your current car towards the deposit. You see, when it comes to offering outstanding value, we don't believe in half measures.

- 16 VALVE, ALL ALUMINIUM FUEL INJECTED ENGINE
- DOUBLE WISHBONE SUSPENSION
- POWER ASSISTED STEERING
- SIDE IMPACT BEAMS
- DRIVER AND PASSENGER AIRBAGS
- CENTRAL LOCKING
- ELECTRIC WINDOWS (ELECTRIC PACK ONLY)
- ELECTRIC TILT/SLIDE SUNROOF (ELECTRIC PACK ONLY)

Civic 1.4i 5 door	
Total Cash Price*	£11,585.00
Deposit (50%)	£5,792.50
One Repayment (50%) at end of Agreement	£5,792.50
APR	0%

The 50%:50% offer is also available on the Civic 1.4i (electric pack) Manual, Total Cash Price* £12,335, deposit (50%) £6,167.50, one repayment (50%) at end of agreement £6,167.50 APR 0%, and Civic 1.4i (electric pack) Auto, Total Cash Price* £13,180, deposit (50%) £6,590 one repayment (50%) at end of agreement £6,590 APR 0%. *Total Cash Price includes £450.00 charge for delivery and number plates and £140.00 for road fund licence. Offer applies to sales of Civic 5 door 1.4i, Civic 1.4i (electric pack) Manual and Civic 1.4i (electric pack) Auto, registered between 1st January 1996 and 29th February 1996. Written quotations available from Honda (UK), 4 Power Road, Chiswick, London, W4 5YT. Guarantees and indemnities may be required. Credit available only to persons over 18 subject to status.

BEFORE YOU PHONE THE WORLD PHONE US.

USA	10p	29p	66%
India	62p	97p	36%
South Africa	40p	60p	33%
Hong Kong	35p	56p	37%
Japan	36p	75p	52%
Australia	19p	45p	57%
Brazil	60p	85p	29%
Canada	14p	29p	52%
Germany/France	18p	22p	18%
Israel	56p	70p	20%

★ Savings to 100's of countries.
★ All major credit cards and Delta accepted.
★ "Minute Miles" bonus available.
★ No start-up costs, membership or joining fees.
★ Business and Residential customers welcome.
★ Operators available, 24hrs a day, 7 days a week.

FREEPHONE 0800 376 66 66

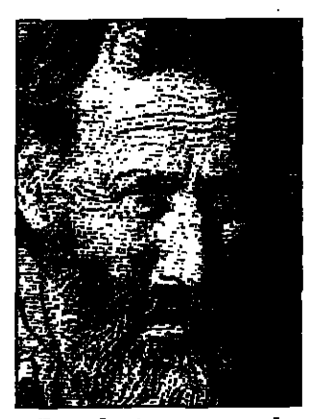
FIRST TELECOM

VISA

BEFORE YOU PHONE THE WORLD, PHONE US.

Globally Speaking - a service provided by First Telecom plc

Recognition for trio who preferred to walk on the wild side


Bonnington: captured public imagination

By Richard Duce

THE WORLD of adventure and exploration celebrates honours for Sir David Attenborough, Chris Bonington and John Blashford-Snell.

Sir David, whose name is synonymous with television wildlife programmes, becomes a Companion of Honour, while the mountaineer Chris Bonington receives a knighthood and Colonel Blashford-Snell, the explorer, is made an OBE.

Sir David has had his share of honours. He was knighted in 1985 and is also a CVO, the Sovereign's personal order. He has an honorary doctorate from Cambridge and 16 other universities and was a winner of the Founder's Gold Medal of the Royal Geographic Society. His latest honour is for services to nature broadcasting. Sir David, 68, joined the BBC in 1952 and became the first controller of BBC2 in 1965. He decided against applying for the job of Director General and concentrated on programme-making. He said later: "It's a very important job but I have much more fun watching meerkats."

Chris Bonington, 60, is knighted for his services to mountaineering. He said yesterday: "I suppose this is something for one's ego. Anyone who has been honoured like this will be pleased and proud."

His love affair with mountains began at the age of 16 and in 1962 he made the first British ascent of the north wall of the Eiger. After several attempts he climbed Everest and confirmed his position as Britain's leading climber. He was to claim modestly it was because "all the other talented climbers are now dead". He is now known affectionately as the "Old Man of the Mountains."

It was Bonington's ascent of the Eiger that captured the imagination of the British public and allowed him to make a living from mountaineering on the lecture circuit and from a number of books.

Colonel Blashford-Snell, 59, is honoured for services to young people through Operation Raleigh, the exploration scheme for young people which he launched in 1984 with the backing of the Prince of Wales.

Blashers, as he is widely known, has led more than 70 expeditions all over the world, usually wearing his trade-mark pith helmet. He led a 60-strong Army team on the first descent of the Blue Nile in 1968, successfully crossed the jungles of the Darien Gap in 1972 and two years later navigated the Zaire River. He once harangued Marks & Spencer about the quality of their underpants after they were eaten by jungle rats on one expedition.

He was eventually seconded from the Royal Engineers to mastermind operations Drake and Raleigh to raise the money to take thousands of young people on expeditions abroad in the late Seventies and Eighties. He retired from the Army in 1991 and set up a company, Discovery Expeditions.

A former colleague once said that if there had been a convenient war in which Blashers could have served he would probably have become a national hero.


Sir David: preferred meerkats to desk job

Spotlight falls on shy maestro of the musical

By Dalya Alberge, Arts Correspondent

THE musical theatre impresario Cameron Mackintosh, who gives millions of pounds to charity and the arts, has been knighted.

Mr Mackintosh holds centre stage internationally, exporting hits such as *Phantom of the Opera*, *Miss Saigon* and *Les Miserables*. The son of a jazz musician, he decided at the age of eight that he was going to produce musicals when he grew up.

He was undeterred by an initial setback: a disastrous first West End show, *Anything Goes*. Some 30 years on, he has some 50 productions playing worldwide. Two thirds are under his direct control; the rest are licensed, though he winces if anyone calls it franchising.

Mr Mackintosh, who was unavailable to comment on his award as he is holidaying in an isolated cabin croft in the Highlands, exudes an infectious enthusiasm for the theatre. He once said that he is as excited about it today as he was when he started. Yet he remains modest about his achievements. To the general public, his face is barely known: he prefers to remain behind the scenes.

The creator of the tales of Thomas the Tank Engine, the Rev Wilbert Awdry, becomes an OBE for his services to children's literature. The 84-year-old retired Church of England priest, who is bedridden with osteoporosis at his home in Stroud, Gloucestershire, said that he was "proud and pleased".

He started writing the books 50 years ago after his son Christopher inspired the first story. Mr Awdry said: "At last my work has been recognised."

Antoinette Sibley, the prima ballerina who succeeded Dame Margot Fonteyn as president of the Royal Academy of Dancing in 1991, becomes a dame. She said: "I'm absolutely thrilled and delighted."

She recalled how that on the day she joined the Royal Ballet on January 2 some 40 years ago, Miss Fonteyn heard that she had received her damehood. "I was a baby," said Ms Sibley, who was then a 16-year-old and the second of 32 swans in *Swan Lake*. "I wouldn't have said boo to her. But the audience went absolutely mad to celebrate that night."

Ms Sibley said that she was celebrating today's award both for herself and for the Royal Academy of Dancing. It was the "icing on the cake" for its 75th birthday.

Jocelyn Stevens, the chairman of English Heritage, receives a knighthood, while Gillian Weir is the first female organist to become a dame. The New Zealand-born performer, who was appointed CBE in 1989, thought at first that she was the victim of a practical joke when told she had been selected for the honour.

Others becoming OBEs include Beryl Cook, the shy Plymouth painter known for her rotund, often scantily-clad women. As an artist who is fond of self-portraits, the award should inspire her to put brush to canvas. "I only paint people who are having a nice time," she once said. "I'm not interested in them when they are sad, not for painting." Although her work divides the critics, she is one of Britain's best-loved painters.

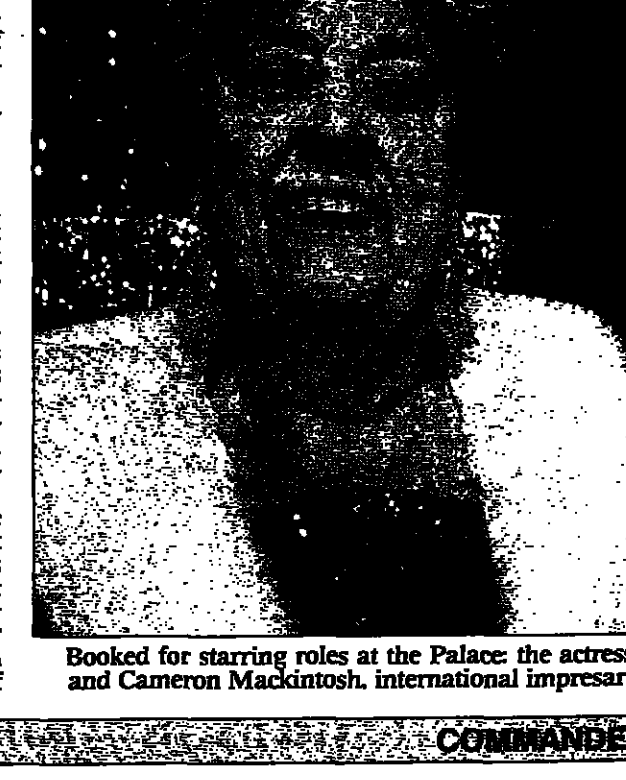
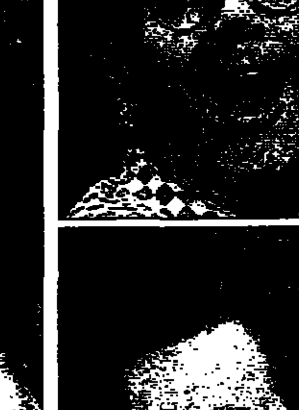
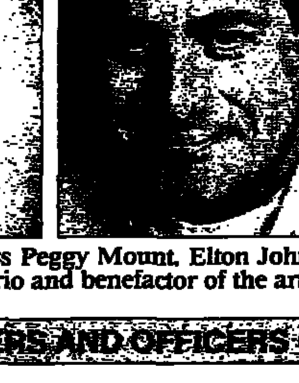
Coronation Street fans will be raising a glass to the brassy former landlady of the Rovers' Return — Bet Gilroy, alias Julie Goodyear — who made an emotional departure from "The Street" in October after 25 years. She becomes an MBE. Elton John becomes a CBE "for services to music and for charitable services". His charity work includes donating millions of pounds to Aids research.

The veteran actress Peggy Mount, whose voice has been described as making the sound of a fingernail being scratched across a blackboard seem like sweet music, becomes an OBE. She said: "I was absolutely amazed and astounded and flattered."

She was speaking from the Lyceum Theatre in Crewe, where she is playing the fairy godmother in *Cinderella*. "I hope I never have to retire," she said. Another OBE is Ken Adam, who won an Oscar for best art direction in *The Madness of King George*.

Today's award is for services to the British film industry. Mr Adam, whose some 70 films include the first James Bond movie, *Dr No*, said: "I'm very flattered. Film designers haven't really received the credit they deserve." If it were possible to put his style into words, he said, it was an ability "to create a reality which is not 100 per cent reality, but stylised, heightened reality, leaning towards the theatrical".

The film director Nicolas Roeg, who has been described as a "virtuoso explorer of unconventional narrative forms", becomes a CBE. He worked his way up from office boy and clapper boy before becoming a cameraman on such films as *Lawrence of Arabia*. "Splendid cinematography" is said to be his hallmark in productions such as *The Man Who Fell To Earth*.




Booked for starring roles at the Palace: the actress Peggy Mount, Elton John, and Cameron Mackintosh, international impresario and benefactor of the arts

LIFE BARONS

Gillmore, Sir David Howe, former head of Her Majesty's Diplomatic Service.
Kilpatrick, Sir Robert, former president, General Medical Council.
Taverne, Dick, QC, president, PRIMA Europe Ltd.

PRIVY COUNSELLORS

Heathcoat-Amory, David Philip, MP for Wells and Her Majesty's Paymaster General.
Ancram, Michael, MP for Devizes and Minister of State, Northern Ireland Office.
Fox, Sir John Marcus, MP for Shipley and chairman of the 1922 Committee.

KNIGHTS BACHELOR

Bonfield, Peter Leahy, chairman, ICL, for services to the information technology industry.
Bonington, Christian John Storey, for services to mountaineering.
Carter, Professor David Craig, Regius Professor of Clinical Surgery, University of Edinburgh and chairman, Scottish Liver Transplantation Unit, Royal Infirmary, Edinburgh, for services to medicine.
Chantler, Professor Cyril, Children Nationwide Medical Research Fund, Professor of Paediatric Nephrology, United Medical and Dental Schools, Guys and St Thomas' Hospitals, for services to medicine.
Davies, Charles Noel, former chief executive, VSEL, for services to the defence industry.
Davies, Professor Graeme John, for services to the Higher Education Funding Council, England.
Dixon, Ian Leonard, chairman, Willmott Dixon, for services to the construction industry.
Heron, Michael Gilbert, for services to vocation education and training.
Hope, Colin Frederick Newton, chairman and chief executive, TN plc, for services to motor manufacturing.
Horlock, Professor John Harold, FRS, treasurer and vice-president, the Royal Society, for services to science, engineering and to education.
Hurn, Francis Roger, chairman and chief executive, Smiths Industries, for services to the engineering industry.
Judge, Paul Rupert, for political and public service.
Kalms, Harold Stanley, executive chairman, Dixons Group, for services to the electrical retailing industry.
Kirkham, Graham, for charitable services to the Duke of Edinburgh's Award and to the Animal Health Trust.
Kroto, Professor Harold Walter, FRS, Royal Society Research Professor, University of Sussex, for services to chemistry.
Large, Andrew McLeod Brooks, chairman, Securities and Investment Board, for services to financial regulation.
Lester, James Theodore, MP for Broxtowe, for political service.
Mackay, Professor Donald Iain, chairman, Scottish Enterprise, for services to industry and to public life in Scotland.
Mackintosh, Cameron Anthony, chairman, Cameron Mackintosh, for services to the musical theatre.
May, Professor Robert McCredie, FRS, chief scientific adviser and former Royal Society Research Professor, University of Oxford and Imperial College, London, for services to science.
McIntosh, Malcolm Kenneth, Chief of Defence Procurement, Ministry of Defence.
Morris, Trefor Alfred, Her Majesty's Chief Inspector of Constabulary, for services to the police.
Sharp, Leslie, Chief Constable, Strathclyde Police, for services to the police.
Shepherd, Colin Ryley, MP for Hereford, for political service.
Shinwell, Maurice Adrian, for political service.
Spicer, William Michael Hardy, MP for South Worcestershire, for political service.
Stevens, Jocelyn Edward Greville, chairman, English Heritage, for services to conservation.
Wrigley, Professor Edward Anthony Master, Corpus Christi College, Cambridge, for services to historical demography.
Zissman, Bernard Philip, for political and public service.

ORDER OF THE BATH

GCB

Gregson, Sir Peter Lewis, Permanent Secretary, Department of Trade and Industry.

DCB

Rimington, Mrs Stella, Director General, the Security Service.

KCB

Calman, Professor Kenneth Charles, Chief Medical Officer, Department of Health.

CB

R S Allison, Ch Exec, Offshore Safety Div, HSE; **D M R Barlow**, NIO; **C R Cann**, MAFF; **P Clapham**, ex-ch exec, Nat Phys Lab, DTI; **T N Gallacher**, Sen Ch Insp of Schs, Sc Off; **J F Howe**, MoD; **N B Hudson**, ODA; **L H Hughes**, ast Aud Gen, NAO; **P F A Knowles**, Parly Cnsel; **S C Laws**, Parly Cnsel; **W R McKay**, Cl Ast, HoC; **J M Moss**, MoD; **D L C Peretz**, dep dir, Treas; **T C Platt**, Home Off; **J F Shaw**, DoH; **D H Slater**, Ch Insp, Insp of Pollu; **C F Tucker**, D for Ed; **Miss E C Turton**, Cab Off.

ORDER OF ST MICHAEL AND ST GEORGE

CMG

D R W Bryer, dir of Oxfam, charit serv; **Prof E D Hondros**, ex-dir, Petten Estab, Comm of EC's Jnt Res Centre, serv to sc.

ORDER OF THE BRITISH EMPIRE

DBE

Darcy De Knayth, Lady, for political and public service.
Drew, Miss Jane Beverly (Mrs Fry), services to architecture.

Fritchie, Mrs Rennie, chairman, South and West Regional Health Authority, for services to health care.
Sibley, Miss Antoinette (Mrs Corbett), president, Royal Academy of Dancing, for services to ballet.

KBE

Molyneaux, the Rt Hon James Henry, MP for Lagan Valley, leader of Ulster Unionist Party, 1979-95, for political service.

COMPANIONS OF HONOUR

Attenborough, Sir David Frederick, broadcaster and naturalist, for services to nature broadcasting.
Doll, Sir William Richard Shaboe, FRS, for services to epidemiology.
Hurd, the Rt Hon Douglas Richard, MP for Witney and Foreign Secretary 1989-95, for political service.
Worlock, the Most Rev Derek John Harford, former Roman Catholic Archbishop of Liverpool, for services to the Roman Catholic Church and to the community in Liverpool

CVO

A F P Barnes, Remembrancer, City of Lon; **H C W Bunney**, org and mast of music, St Giles' Cath, Edin; **Cdr H D Y Faulkner**, sec, R Warrnt Holders' Ass; **M de l Faunce**, hon pers physn to Gov-Gen of Australia; **J P Kyle**, ex cl acc to Queen Mother; **Brig T Longland**, hd of Sec World War commem team; **D M, Lady Millar**, serv to Royal Collctn; **Gr Capt G H Rolfe**, frmrly HM dep Air Equerry.

LVO

S R, Vss Campden, lady in waitg to Pss of Wales; **Mrs J M Coulson**, ch cl, priv sec's off, Buck Pal; **Capt J C Dreyer**, ex ass cl of course, Ascot; **A C Everett**, ex-dep ch exec of Prince's Yth Bus Tr; **F L Forwood**, ex fin advr, Dy of L; **G S Harman**, ex hd of admin, D of L; **M E K Hewlett**, MD, R Colln Ents; **Supt G J Kirchin**, R and Dip Prot Dept; **C H Lloyd**, surv of Queen's Pics; **Mrs H J Page**, lady in waitg to Dchss of Glouc.

MVO

A B Bonner, ex dir of Queen's Anniv Prizes Off; **Miss B Court**, Cl to Lieutny, Berks; **Insp S D Cousins**, R and Dip Protn Dept; **K S Fleetwood**, design dir, Hardy Amies Ltd; **WO Cook L Marsh**, HMY Britannia; **Miss S M Martin**, prop servs admin, Dy of Corn; **Miss G M May**, protocol offr, Nova Scotia; **R G Mitchell**, mangt acct, Dy of Corn; **Sgt B M Peardon**, Met Pol; **Lt Cdr A Raggett**, 32 Sqn; **G Twiss**, hd cl, Crewe Surv Est Off, D of Lanc; **Insp D E Voller**, R and Dip Prot Dep, Met Pol; **J S W Westwood**, accnt, Balmoral Ests.

Bar to Royal Victorian Medal (Silver)

J L Pollard, frmn/cabt maker, Holyroodhouse; **M C M Sealey**, RVM, chef to Queen Mother; **W J S Tallon**, steward to Queen Mother; **A Webster**, hd grdnr, Castle of Mey.

Royal Victorian Medal (Silver)

J B Bycroft, relief gtekpr, Shaw Frm Gte, Windsor; **D Cartledge**, stallion man, Royal Studs, Sandringham; **Charge Ch Mar Engg Artfr (elec) P W Clifford**, ex HMY Britannia; **Ldg Smn K N Cottingham**, HMY Britannia; **C Keen**, standman, silver ring, Ascot racecse; **Eric Ottewill**, gtekpr, Park St Gte, Windsor; **Actg PO Mar Eng Mech J Patterson**, HMY Britannia; **R D Raeburn**, ex supt of wrks, Holyroodhouse; **PC Barry Ward**, R and Dip Prtn Dept; **C L Wright**, woodman, Crown Est, Windsor.

Tory who scuppered fish vote knighted

By James Landale, Political Reporter

MICHAEL SPICER, the Tory MP who contributed to a government defeat in the Commons before Christmas by turning up too late for a vote, is knighted today for political service.

Mr Spicer was one of two Tory MPs who missed last week's key vote on the European fisheries policy which the Government lost by two votes. While some Tory sources say Mr Spicer and Sir Michael Marshall, MP for Arundel, thought the division took place at 10pm, and not at 7pm, others claim that the MPs had "made an arrangement" with the Whips' Office. Although Mr Spicer is a Euro-sceptic, friends said he would have voted with the Government.

Mr Spicer, MP for South Worcestershire since 1974, is one of three long-serving Tory MPs to be knighted. "I am obviously delighted and very honoured," he said. "There is nothing more to say."

The 52-year-old former minister was one of the ringleaders of the Maastricht revolt and voted consistently against the Government until the Bill was passed.

However, since then, as leader of the Fresh Start group of sceptics, he has sought to influence Tory European policy from the inside. It was he who conducted peace moves with whipless Conservative MPs in an attempt to bring them back into the party fold. All have since returned, except Sir Richard Body, MP for Holland-with-Boston.

Mr Spicer's award marks the growing reconciliation between Mr Major and the Eurosceptics in his party.

"I will continue to be independent-minded but within the body of the Conservative Party," he said. "My aim in life is to serve my constituents but also to ensure that Britain is not submerged in an undemocratic Europe. There is plenty to do on that front and the Conservative Party is the vehicle to do it."

Other honours for Westminster insiders include a knighthood for Paul Judge, the millionaire businessman who recently stood down as director general of the Tory party.

COMMANDERS AND OFFICERS OF THE ORDER OF THE BRITISH EMPIRE

COMMANDERS

Prof M F Alexander, ex-hd, Dept of Nursg and Commty Hlth, Glasgow Caled Univ, serv to hlth care; **R H Allen**, asst dir, HM Bd of In Rev; **J N Anderson**, chm, Sunderland City Trg and Enterprse Ccl, for serv to trg; **Prof S Arnott**, prin, St Andrews Univ, serv to higher educ.

E J Billington, chm, E Billington and Son, serv to indust; **C Bradley**, ch exec, Publishers Assoc, serv to publishng; **R G Brooke**, sec, Assoc of Met Auths, serv to loc govt; **P W H Brown**, sec and account offr, Brit Acad; **J Bruxner**, ex-chm, Scotch Whisky Assoc; **C A Butterworth**, Prof of Commty Nursg, Univ of Manchstr, serv to nursing.

P J Caulfield, artist; **P F Chalke**, pol and pub serv; **F Cockburn**, Samson Gemmell Prof of Child Hlth, Uni of Glas, serv to med; **A Cook**, chm, William Cook, serv to steel cast ind; **J R Corrin**, ch exec, ATC, serv to textile ind; **J P Coverdale**, ex-chm, MAFF NE reg panl, serv to ag.

D G Davies, gen sec, Usdaw, serv to ind rels; **R Dietz**, dir (bioscnce and innov), Lab of Govt Chem, DTI; **K H M Dixon**, chm of ccl, Univ of York, serv to highr educ; **Mrs H Le M Du Quesnay**, dir of educ, Herts CC, serv to educ.

J A East, serv to toursm; **Miss D A M Ernaelsteen**, DfEE.

T Farrell, serv to archture; **Brig Anne Field**, serv to WRACA; **Mrs C J Fryd**, serv to R Soc for Mentlly Handcppd Children and Adults.

A M Geddes, Prof of Infcious Dis, Uni of Birm; **R J Geldard**, pres, Assoc Brit Chmbrs of Comm, serv to busnss in Wales; **W R P George**, serv to loc govt in Wales; **A Gillespie**, dir of fin, Strthcld Reg Ccl, serv to loc govt; **D G Goyder**, dep chm, MMC, serv to indust; **P A Gribben**, ex-Cnty Fire Off and ch exec, Gtr Man Fire and Civ Def Auth; **R V Grobler**, dep sec of Comms, Lrd Chanclir's Dept.

Prof H C A Hankins, ex-prin and V-Chanclr, Univ of Manchstr Inst of Sc and Technol; **B J T Hanson**, regstrr and leg advr to Gen Synod, serv to CoE; **R Harris**, Prof of Med Gentcs and Conslint Phys, St Mary's Hosp, Manchstr; **T C Harris**, asst MD P&O, and pres, Chamber of Shippng; **I V R Harrison**, chm, Harrisons (Clyde), serv to shipping indust; **M A Haughey**, ch nursg offr, DHSS; **Prof D L Hawksworth**, dir, Int Mycologicl Inst Scienc; **Julia Stretton Higgins**, Prof of Polymer Science, Dept of Chem Engring, Imp Coll, London; **A S Hopkins**, serv to indust; **J G R Howie**, Prof of Gen Pract, Univ of Edin.

H R Jenkins, ex-chm, Proprty Advis Group; **R R Jeune**, States Senator, Jersey; **E H John**, serv to music and charit serv; **S Jones**, Town Clrk, Corp of London.

D H Kirkham, ch exec, Woolwich Bldng Soc; **A D Lansley**, polit serv; **H A G Lapsley**, polit serv; **W T Little**, ex-hd of lab, Unilever Resrch, serv to food indust; **A R W Lotherington**, R Mint; **R C Mabey**, DoEn; **R E Mabro**, dir, Oxf Inst for Enrgy Studs, serv to enrgy indust; **P J Macdonald**, HMSO; **N Mackie**, serv to music; **T S Mallinson**, serv to forstry; **L J Martin**, ex-sen MO, DOH; **B P D Mathews**, J Henry Schroder & Co, fin serv to indust and expts; **I G McAllister**, chm, MD and ch exec, Ford Motor Co; **Mrs D M McConnell**, polit and publ serv; **A McGown**, Prof of Civ Engring, Univ of Strathclde, serv to geotextile res; **R H McGuigan**, serv to highr educ; **Prof I D Mercer**, ex-ch exec, Countrysd Ccl for Wales, serv to environment in Wales; **A P L Minford**, Edward Gonner Prof of Appld Econmcs, Univ of Liverpl; **E D D Money**, polit serv.

Mrs A S Nelson, polit and public serv; **J M Newsom-Davis**, Prof of Clin Neurlgy, Univ of Oxf, serv to med; **P C Nilsson**, DSS; **B R Norton**, dep dir gen and solr, Fed of Civil Engring Contrtrs.

D W Pace, reg dir of fin, S Thames Reg Hlth Auth; **Maj M J Parker**, serv to VE Day Commems; **M A Pattison**, ex-sec gen and ch exec, R Inst of Chart Surveyrs; **R C Paul**, ch exec, Albright and Wilson, serv to busnss and the envrnmnt; **H L Payne**, pres, Nat Fed of Far East Prsners of War Clubs and Assocs; **Miss D Platt**, under-sec Assoc of Metro Authrties, serv to soc serv; **J A Pollock**, ch exec, Livingston Dev Corp, serv to indust in Scotland; **Prof B N C Prichard**, polit serv; **R Proctor**, ex-fin/privatisation dir, Brit Coal, serv to coal indust.

A F Roberts, ex-ch exec, Hlth and Safety Lab, HSE, DoEn; **J M Roberts**, historian, serv to history and educ; **W N Robertson**, ex-ch exec, Gen Accident Group; **C J Robinson**, ex-chm, Nat Assoc of Hlth Authorits and Trusts; **N J Roeg**, film dir; **A J Rose**, Ofsted.

Maj R M Sherriff, chm, TAVR Ass, Highland Reg; **Mrs M S Singh**, ex-chr, Assoc of Dist Ccls; **A C Smith**, ch exec, TCCB, serv to cricket; **B V Smith**, Home Off; **D Nisbet-Smith**, dir, Newsppr Soc; **P D Smith**, polit serv; **J G Speirs**, MD, Norsk Hydro (UK), serv to busnss and environment; **B A Sperring**, Highways Agency; **J Stobo**, serv to agric; **D J Thomas**, ex-ch exec, Surrey Cnty Ccl.

Mrs J Paton-Walsh, writer, serv to children's lit; **R White**, Ch Const, Dyfed Powys; **P R Williams**, chm and ch exec, Ccl for Centrl Lab of Resrch Ccls; **P J Wood**, chm, Direct Line Insp; **E C Woodcock**, ch crown proscr, CPS; **J Wyness**, Lord Provost, City of Aberdeen Dist Ccl; **Mrs P Wynne**, polit and publ serv.

OFFICERS

K Adam, prodn desgnr, serv to film indust; **H C Adamson**, ex-dir (intrntnl) Law Soc, serv to legal prfssn; **S P Akpabio**, ex-clinical lect on oral hlth, Un Coll Hosp, London, and consult advr to World Hlth Org, serv to med and dentry; **J H Armstrong**, serv to engrg and educ; **G J Arthurs**, consult anaesthtst, Ysbyty Maelor Gen Hosp, Wrexham, Clwyd, serv to med; **Mrs J M Atkinson**, serv to ed; **Rev W V Awdry**, serv to children's lit.

Rev L W R Bacon, serv to homeless and Worthing Toc H; **A K Banerjee**, ex-consult geriatric physn and med dir, Bolton Hosps NHS Trust, serv to med; **M C Banks**, jt mgg dir, Sidney C Banks, serv to arable crops indust; **A R Barlow**, dep surv, New Forest, serv to For Commn; **T M Barrie**, dep chm, Cumbernauld Dev Corp, serv to indust; **L R Bays**, ex-sec gen, Internat Water Supply Assoc, serv to water indust; **E W Beddoes**, tech dir, Vodafone Grp, scient serv to communs indust; **C J H Benjamin**, Mayor 1993-94, Dep Mayor 1994-95, Bolton Metro Boro Ccl, serv to loc govt; **Prof M D Bennett**, keeper, Jodrell Lab, R Bot Gdns, Kew; **F W P Bentley**, serv to Prisons Bd; **Mrs P P Blow**, polit serv; **J E Boddy**, reg dir, Frank Graham Conslig Engrs, serv to highway maint and civil engrg; **Mrs J M Booker**, Grade 7, Welsh Off; **A J Bott**, dir, P&O Containers, serv to shippg; **B T E Boyle**, hd tchr, Anfield Commty Comp S, Liverpool, serv to ed; **P R Brankin**, serv to expt to Japan; **Mrs N A Bray**, Eql Opp Commssnr for Wales, serv to eql opps; **M A Brougham**, DSS; **N P Brown**, pol and pub serv; **P R Buckley**, chm and grp ch exec, Penspen, serv to expt; **B Burch**, ex-ch librn, Un of Leicstr, serv to librnshp; **J Burrows**, chm, FMC Corp (UK), serv to busnss in N W Eng; **J Bury**, chm, soc serv cttee, Assoc of Cnty Ccls, serv to soc serv.

I Campbell, prin agri offr, Scot Off; **Cdr P C D Campbell**, serv to VE/VJ Day in NI; **Brig W D Cantley**, ch exec, Tribute and Promise, serv to VE/VJ Day; **Prof L J Challis**, Lancashire-Spencer Prof of Physics, Un of Nottnghm, serv to scient res; **A M Chester**, Offl Revr (B), Insolvncy serv, DTI; **D E Chiverton**, chm of gov body, Chichester Coll of Arts, Sci and Tech, serv to ed; **C G Clark**, govr 1, Wandsworth Prsn; **W C Clark**, MoD; **R Clasper**, ex-hd MoD Proj for Indep Safety Assmt and Advice, AEA Technol Consultancy Servs, UKAEA, serv to def indust; **N H Clatton**, serv to Crown Estate and Ch Cmmssnrs; **Mrs B Cohen**, serv to commty in Manchstr and Tameside; **Miss E M Collard**, ex-Dip Serv, Forn and Commwlth Off; **B Collins**, mgg dir and ch exec, Bristow Helicptr Gp, serv to helicptr indust and commty in Bromley, Kent; **Mrs B F Cook**, artist, serv to art; **Col M E Hatt-Cook**, serv to TA and Vol Res; **G C Cooper**, mgg dir, Chelton, serv to airborne radio antenna indust; **G F Coppock**, MoD; **Maj J Cowley**, pres, Dist Cond Medal League; **Wing Cdr R J Cuff**, RAFVR(T) rtd, chm, Air Trng Corps, Sussex; **S Cummings**, MOD; **M L Dalton**, Dip Serv, Forn and Commwlth Off; **Prof J H Darbyshire**, hd, Med Res Ccl's HIV Clin Trials Cntre, serv to med res; **Mrs A Davies**, div dir (Scotland), Save the Children, charitable serv; **A de Angeli**, edit dir, Wm Reed Publishg, serv to jrnlsm and food ind; **Mrs S E Denton**, imm past chm, R Coll of Nursg's Breast Care Nursg Soc, serv to hlth care; **P M Diamond**, ex-dir, Birm Museums and Art Gllry, serv to muss and galleries; **Mrs C M Dodgson**, pol and pub serv; **M J Dudding**, DoT; **W J Dunlop**, serv to mtr cycle racg and humanitarian serv; **W W Dunlop**, ex-ch fire offr, Tyne & Wear Metro Fire Brigade, serv to fire serv; **Mrs M E Dykins**, chairwoman, Wales Ccl for Vol Action, serv to commty in Wales.

Mrs J Edwards, serv to nursg in Wales; **S Edwards**, serv to Rugby League; **G G Eustance**, pol and pub serv; **D Evans**, water resources planning mgr, Anglian reg, Nat Rivers Auth, serv to water ind; **E G Evans**, serv to constrctn ind; **T Fallon**, DTI; **Mrs J S Felthouse**, serv to RSPCA; **G M Fish**, serv to magistracy; **R Flanagan**, serv to police; **C Flint**, prin, Solihull Coll, serv to ed; **R D Freeman**, corporate ch economist, ICI, serv to ind; **Rev R W Frost**, serv to young people.

Mrs J Gaffin, exec dir, Nat Hospice Cl, serv to hlth care; **B Gallacher**, serv to golf; **J R Ganson**, ex-rector, Kirkton HS, Dundee, serv to ed; **Capt A D L Gardiner**, v-pres, SSAFA, Inverness-shire and W Isles; **Prof Dorothy A M Geddes**, Prof of Oral Biol, Un of Glasgow, serv to dentry; **D F T Gent**, DSS; **M J German**, pol and pub serv; **D E Gibbons**, serv to commty in Kent; **Mrs M S Gibbons**, chm, WRVS Benev Trust; **N F Gifford**, serv to Brit comml intrsts overseas; **P S Gilbert**, hd of events progs, BBC, serv to VE/VJ Day; **A Gilchrist**, serv to ind and public life in Scotland; **D M Gillen**, D of Env; **P Gotley**, chm and ch exec, Neotronics Technol, serv to mfg ind; **Mrs P A Greenhill**, Provost, Stirling Dist Ccl, serv to loc gov in Scotland; **W T Gunston**, serv to aviation jrnlsm; **R H Guy**, ch exec, Manchstr Traing and Enterprise Ccl, serv to trg and enterprise.

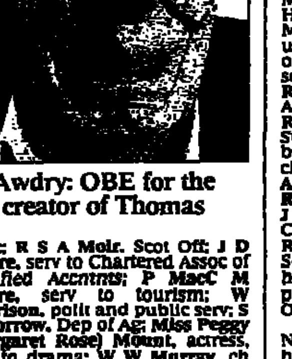
Miss J E Hall, chm, Brit Overseas Trade Bd's Small Firms Cttee, serv to expt; **A E Harbert**, D of Env; **R A D Harris**, prin prfssnl and technol offr, MoD; **M R Hayns**, serv to nuclear safety; **H J Heaney**, librarian and keeper of Hunterian books and manuscripts, Glasgow Univ, serv to librarianship; **J D Henderson**, serv to med; **Canon C A C Hill**, serv to commty, Croydon, Surrey; **R I Hill**, dir of roads and trnsptation, Borders Reg Ccl, serv to loc gov; **Sir Timothy Hoare**, serv to CofE; **Maj C B Holden**, asst ch inspectng offr of railwys, HSE, D of En; **Mrs T C Holdroyd**, pol serv; **D J Holliday**, asst collctr, Customs and Ex; **J C Hollman**, DoH; **B R Homer**, former chm, Devon Magistrates' Cts Cttee, serv to magistracy in SW Eng; **M J Horne**, hd of infrmtn, WWII Commems team, serv to VE/VJ Day commems; **Miss P J Horsman**, insp, Bd of In Rev; **A Houghton**, former dir, northern group, Brit Coal, serv to coal indust; **Mrs E M Hounsell**, pres, Brit Red Cross Soc, W Midlands; **J K Humble**, ch exec, loc auth co-ordintng body on Food and Trading Standards, serv to trading standards; **Col R D Hunter**, MC, serv to clubs for young people, Surrey; **D S Hyslop**, former dir, Breakthrough Trust, serv to deaf; **J A Iddison**, serv to indust tribnls.

R A James, sen gas engr, Sarajevo, humanitarian serv in former Yugoslavia; **R H Johnstone**, former chm, Medical Appeal Tribunals; **D Jones**, supt, parks and gdns, Corp of London, serv to horticulture; **R G Jones**, serv to arts, partic lit, in Wales; **T H Jones**, serv to agric in Wales.

D Keech, chm, Automotive Components Dunstable, Automould and Mitapres, Stroud, serv to motor mfg indust; **Prof G Kelling**, prof of geology, Keele Univ, serv to environmntl protection; **D F Kessler**, serv to Jewish Chronicle and Jewish commty; **D R Kettle**, serv to blind; **W Keys**, serv to fire serv; **H D Kitchin**, mgg dir, Bournlea Instruments, serv to defence indust; **G Knowles**, for polit serv.

Rev D D Laing, chair, Strathclyde Reg Soc Work Cttee and v-convener, convntn of Scot loc auths soc work cttee, serv to loc gov in Scot; **T J Lawes**, for polit serv; **A D Lea**, serv to magistracy in Lincs; **J A Lewis**, prin, Dixons City technol coll, Bradford, serv to educ; **Miss F M Line**, contr, BBC Radio 2, serv to radio broadcstng; **D O Lloyd**, dir and ptnr, Sir William Halcrow Ptnrs, serv to eng.

A A Macdonald, former mgg dir, Jetstream Aircraft, serv to aviation indust; **C T Macer**, MAFF; **G Macgregor**, serv to amateur golf; **J G Machin**, serv to forestry; **G R Mackenzie**, mbr, S Curric and Assessmnt Auth, serv to educ; **H R Mackintosh**, Scot dir of child care, Barnardo's, serv to young people; **H A MacF Maclean**, former chm, Crofters Commn, serv to crofting; **J D Macmillan**, prin profl and technol offr, MOD; **D J Maidment**, contr, safety policy, Safety and Standards Directorate, Railtrack, serv to the rly indust; **K J Mair**, farmer, serv to agric, Aberdeenshire; **R G Manley**, sen prin scient offr, MOD; **C J Manning**, serv to magistracy, Hereford & Worcs; **Prof S E Marks**, Prof of Southern Africa History, London Univ, serv to history; **C E Martin**, asst contrlr, Bd of In Rev; **F C Mason**, polit and public serv; **P C McAleavey**, serv to educ; **I G McBain**, dir, Scot Ccl for Spastics, charitable serv; **Mrs P McCoy**, serv to physiotherapy; **K McDonald**, chm and mgg dir, Polypipe, serv to plumbing indust; **N J McEwan**, MOD; **R J Meadows**, HM Treas; **Prof I Metzstein**, serv to architecture; **G Mifflin**, dep dist insp, Bd of In Rev; **G R Miller**, former nat chm, RBL Scot; **G S Millington**, serv to civil engrg; **W J Mitchell**, serv to commty and agric; **R S A Moir**, Scot Off; **J D Moore**, serv to Chartered Assoc of Certified Accntnts; **P MacC M Moore**, serv to tourism; **W Morrison**, polit and public serv; **S B Morrow**, Dep of Ag; **Miss Peggy (Margaret Rose) Mount**, actress, serv to drama; **W W Murray**, ch exec, S Tees Acute Hosps NHS Trst, serv to hlthcare.


Awdry: OBE for the creator of Thomas

J Neil, sec, Boys' Bgde, Glasgow, serv to young people; **J R Niblett**, CPS; **Capt D A P O'Reilly**, chm, NT Wessex reg, serv to conservtn; **T O'Sullivan**, serv to indust, S Wales; **D F Ogilvy**, exec v-chman, Brit Light Aviation Cntre, and of Aircraft Owners' and Pilots' Assoc, serv to aviation; **G Owen**, charit serv in Wales; **P R Oxley**, dir of res, Centre for Logistics and Trnsptation, Cranfield Univ, serv to mobility of disabled.

Mrs L M Pankhurst, dir, Child Psychotherapy Trst, immediate past dir, Child Accident Prevention Trst, London, serv to road safety; **C A Pascall**, serv to commty rels; **Lt Col R A Payne**, mbr, St John Ccl for Bucks; **Mrs J Pedersen**, DoT; **R D Peverett**, former dir of educ, Incorporated Assoc of Prep Ss, serv to educ; **Mrs J R Phelan**, mbr, Co-ordinating Cttee Bd of Visitors and mbr, Feltham Young Offenders Institution; **E Philipson**, asst contrllr, Bd of In Rev; **A W Phillips**, founder, Citizenship Foundation, serv to law and young people; **P H Phillips**, chm, R Berks and Battle Hosps NHS Trst, serv to hlthcare; **S A E Pilley**, cnty chm, Cleveland Scouts, serv to scouting; **Mrs S V Pollok**, polit serv; **Miss S C Puckle**, gen sec, St John Fellowship; **P W R Pumfrey**, serv to commty in Lincs.

K R Ray, former Dean, Faculty of Dental Surgery, R Coll of Surgeons of Eng, serv to med; **Mrs C B Rayner**, writer and broadcaster, serv to women's issues and hlth issues; **J P A Readman**, chm, Chamber Orchestra of Europe, serv to music; **G C Rees**, former hdmast, Danetre Sch, Daventry, Northants, serv to educ; **D A Reeve**, serv to cricket; **A J Reid**, prin valuer, Bd of In Rev; **Rev Kathleen M Richardson**, Moderator, Free Church Federal Ccl, serv to Methodist commty; **Mrs P F C Ridley**, chair, Liverpool Hous Action Trst, and mbr, Merseyside Devel Corp, serv to urban regeneration; **G Roberts**, ch offr, Essex ambul serv NHS trst, serv to hlthcare; **A D Irvine Robertson**, serv to Scot Business Achievement Award Trst; **Prof C C Robertson**, chm, Building Standards Advisory Cttee, serv to building indust; **E T Robinson**, chm, ccl of St Andrew's Ambul Assoc, serv to hlthcare; **V Robinson**, Dept for Ed and Empl; **J Rose**, chm, Hertford Regnl Coll Corprtn, serv to educ; **Mrs N T Roth**, chm, Women's Hlth and Screening Delegn, serv to hlthcare; **W H J Rowe**, polit and public serv; **M H Rumble**, Home Off.

S G Schanschieff, chm, Northants Hlth Auth, serv to hlthcare; **Miss M V Sedgwick**, former hd, Ridings HS, Winterbourne, Avon, serv to educ; **J W Sellars**, co sec, Assoc of Scot Colls, serv to further educ; **Miss S Simmonds**, ODA; **P A Simpson**, polit and public serv; **Wing Cdr G L Sinclair**, former pres, RoSPA, serv to road safety; **Miss L J Sinclair (Mrs Carter)**, Customs and Ex; **Mrs K Slawinski**, serv to netball; **C G Smith**, past chm, Assoc of Conservtn Offrs, serv to building conservtn; **J C Smith**, former consult urological surg, Churchill hosp, Oxf, serv to med; **Mrs J A Smith**, ch nurse, Nuffield hosps, serv to nursing; **Mrs J P Smith**, serv to commty in S Yorks; **H Smyth**, serv to loc gov; **Col J N Blashford-Snell**, serv to young people through Op Raleigh; **R L Spooner**, res scientist, Roslin Inst, serv to animal breeding res; **Prof J I Sprent**, dep prin, Dundee Univ, serv to science and educ; **Prof Margaret Honor Spufford**, serv to soc history and higher educ for disabled; **J J Stansfield**, former cnty surv, Suffolk Cnty Ccl, serv to civil engrg and highway maintenance; **D Stevenson**, former ch exec, London Borough of Newham, serv to loc gov; **R D Stratton**, chm, Farming and Wildlife Advisory Gp, serv to nature conservtn; **P E J Stroud**, serv to Pallant House and Art Gallery, Chichester; **M J Sullivan**, dep asst commssnr, Met Pol, serv to police; **R F Symes**, keeper of mineralogy, Nat Hist Mus.

Mrs A M Tait, mbr, Cumbria Cnty Ccl, serv to loc gov; **A Taylor**, Dept for Ed and Empl; **B G S Taylor**, dir, tech affrs, UK Offshore Operators Assoc, serv to hlth and safety; **E G Thomas**, Land Registry; **G S P Thomas**, chm and mgg dir, Combined Serv Publications, serv to defence indust; **J E M Thomas**, former hdteacher, Ysgol Gyfun Gymraeg Glantaf, Cardiff, serv to educ; **E C Till**, serv to commty in Stamford, Lincs; **C Todd**, jt dir gen, Internat Fund for Ireland, Dept of Fince and Personnel; **J M Turner**, v-prin, Writtle Agric Coll, Essex, serv to agric educ and trng; **R W Twiddle**, chm, Brit Poultry Meat Fed, serv to poultry indust; **T A H Tyler**, Dept for Ed and Empl; **Mrs V Tyler**, DoH.

Mrs A Vaughan, serv to magistracy; **G L Veitch**, ch commandant, Cumbria spec constab, serv to police; **Mrs R I B Verey**, author and horticulturist, serv to garden design and history; **S D Votier**, ptnr, Carpmaels & Ransford, serv to patent profession.

M N Wargent, ch probation offr, Essex, serv to probation serv; **R E Watkins**, chm, High Value Horticulture, serv to expt; **B R A D Watson**, polit and public serv; **W R Webb**, serv to loc gov in Clwyd; **M D West**, Paymaster Gen's Off; **Sqn Ldr K G White**, sec, SSAFA, Beds; **P Williams**, lty chm, Consortium of Lead Bodies for Extractive Industries, serv to hlth and safety; **B Wilson**, former ch exec, Inverness Dist Ccl, dep ch exec, Highland Ccl, serv to loc gov in Scot; **H C Wilson**, Medicines Commissioner, serv to veterinary med; **J N Wilson**, v-chm, World Orthopaedic Concern (UK), serv to orthopaedics; **C A Wood**, lty chm, New Islington and Hackney Hous Assoc, serv to hous; **Mrs S M Wood**, DTI; **J C Woodcock**, serv to sports jrnlsm; **P M H Young**, Dept of Nat Heritage, events dir, WWII Commems team, serv to VE/VJ Day commems.

DAY DECEMBER 30

Wild Side



Tory wh...

scuppere...

fish vot...

knighted

People power acclaims society's unsung heroes

By Tim Jones and Peter Foster

MORE than 500 members of the public, from lollipop ladies to blacksmiths, have been honoured after nominations from friends, colleagues and employers.

They are among thousands of normally unsung heroes whose charitable work is increasingly recognised since the introduction in 1993 of the new system of "classless" honours. Most of them have been made MBE. Among them is Annie Eliza Musk, a grand old lady of 90 who regularly works four half days a week caring for elderly patients at the Ramsgate Hospital, Kent.

Regardless of the weather, Mrs Musk turns up at the hospital to talk to patients, read to them, help with meals and to assist the occupational therapist. A former Harrods employee, Mrs Musk has been visiting the hospital for almost 20 years and often forgets that the patients she is helping are usually much younger than her.

Violet Gwendoline Chater, a lollipop lady of Luton, Bedfordshire, received her honour for helping to ensure that generations of children have crossed the busy road to Rambridge School safely. Mrs Chater, 74, began her duties 40 years ago, shortly after the school was built and is much loved by parents and their children.

In Macclesfield, Cheshire, Lawrence Edward Heard, a postman, is well known for his charity feats, which have included walking backwards for 12 miles to Buxton.

He was voted Employee of the Year in 1990. His involvement with the local hospice includes providing a reading service, and he helped one elderly person to overcome her agoraphobia sufficiently for her to visit her husband in hospital.

John Graham Smith, a firefighter in Greater Manchester, gained his honour for humanitarian services to Romania. Four years ago he conceived the idea of adopting a Romanian orphanage and since then the lives of the 73 children it houses has been transformed.

His efforts have brought in medical aid, clothing, toys and building supplies worth more than £300,000.

In London, Marion Andrews was honoured for her services to St George's Hospital, Tooting. Although suffering from multiple scleroris, she helps those she regards as less fortunate than herself. Her fund-raising campaign, which came to be known as "Marion's Enterprise", was used to buy an MS holiday home and a fully equipped bus for sufferers.

After major surgery for cancer, Mrs Andrews has raised more than £100,000 to purchase specialised pain relief equipment.

Another fund-raiser, Charles Byatt, 78, of High Wycombe, Buckinghamshire, is confined to a wheelchair, but that has not prevented him being an active "tin-rattler". Each year, he collects about £2,000 for the Royal British Legion Poppy Appeal and raises hundreds of pounds for other good causes.

John Corsie, 75, a blacksmith who has lived at Orphir, Orkney, for most of his life, received his honour for services to the agricultural community. Mr Corsie also helps disabled people to ride horses.

Jean McGlashan, head night porter at the Buchanan Arms Hotel, Drymen, Central, for the past 16 years, has also been made MBE for her help to visitors and the hotel industry in Scotland.

□ Lieutenant General Rupert Anthony Smith, former commander of the United Nations force in Bosnia, has been made a Knight Commander of the Order of the Bath. General Smith, 52, now military chief in Northern Ireland, was commander during one of the war's most eventful periods.

His quiet but tough approach and his support for a more comprehensive Nato bombing campaign against the Bosnian Serbs played a key part in moving the country towards a peace settlement.



Violet Chater, of Luton, Bedfordshire, who is made MBE for her unstinting work

Brigadier receives Queen's gift

By Richard Duce

THE success of the VE and VJ-Day commemorations has led to honours for ten of the organisers. One of them, Brigadier Tom Longland, receives an award in the special gift of the Queen.

Brigadier Longland, who was head of the Second World War Commemoration Team, is appointed a Companion of the Royal Victorian Order.

Michael Parker, late of the Queen's Own Hussars, who organised the three-day event in Hyde Park, is appointed CBE. So is Harold Payne, president of Britain's Far East PoW clubs.

The OBE list includes Brigadier William Cantley, the chief executive of Tribute and Promise; Philip Gilbert, the BBC's head of events programmes; Michael Horne, head of information for the Second World War Commemorations Team; and Peter Young, the Heritage Department's events director.

Those made MBEs are Brian Blake, Mrs Lyn Burke and Grant Simmonds, chief assistant ceremonial officer to the Corporation of London.

MEMBERS OF THE ORDER OF THE BRITISH EMPIRE

Mrs A E Adams, hd of Glenwood Campus, Langside Coll, Glasgow, for serv to educ; **A Addison**, former GP, Douglas, Lanarkshire, serv to med; **M R Aitchison**, air move logistician, serv to hum in former Yugoslavia; **Miss A J Allen**, script super, serv to film indust; **Sgt A Allwood**, Notts constab, serv to pol; **D Anderson**, dir sales (Afr), Massey Ferguson Gp, serv to expt; **D Anderson**, catering mgr, N Ireland Off; **P J Andrew**, serv to mount resc; **Mrs M D L Andrews**, serv to St George's hosp, Tooting, Pain Control Dept, and Mult Scler Soc; **Mrs D Angel**, serv to commty in Manchstr; **A J Annis**, serv to RBL and ATC in Pershore, Worcs; **Mrs J Apedaile**, serv to commty in Abbeystead, Lancaster; **C J Arch**, for serv to Welsh agric and to commty; **K A Armson**, ex signaller, Railtrack, serv to rly ind; **I A Armstrong**, chm, S Tyne Cttee for Empl of People with Dis, serv to emp dis peop; **Mrs J Armstrong**, Church youth and commty worker, Durham CC, serv to commty, Bishop Auckland; **M S Arnfield**, chm, Marple and dist Cttee for Cancer Rel and Res, for char serv; **Mrs M Arnold**, chm govs, La Retraite RC Girls S, Lambeth, London, serv to educ; **C W G Ash**, fin analyst, National Grid Co, serv to elec ind; **I Ashraf**, serv to race rels in Scotland; **Miss K M Atkinson**, ex high scien off, Inst of Freshwater Ecology, serv to science.

D Bainbridge, ex mgr, Ashley House Hostel, Bristol, serv to commty; **Mrs D M Bainbridge**, serv to commty in Appleby, Cumbria; **S Baines**, for pol and pub serv; **W A Baird**, chm, Portpatrick stn brch, RNLI, serv to RNLI; **A L Baker**, Supp mgr, N Ireland Off; **Rev D W J Bale**, serv to commty Cardiff; **Mrs M Balfour**, serv to commty in Fortrose and Rosemarkie, Rossshire; **Mrs M R Banks**, serv to Guide Assoc; **N B Banks**, serv to WaterAid; **C Bannister**, serv to commty Harrow, Msex; **Mrs A Voss-Bark**, serv to tour in Devon; **D E Barker**, farm, serv to conserv in E Anglia; **S K E Barnes**, convoy ldr, hum serv in former Yugoslavia; **Mrs V A Barrie**, hdteacher, Ettrick Primary S, serv to educ; **Mrs B Barrowclough**, admin offr, MOD; **A Barton**, aux in Charge, HMC, Isle of Wight, serv to safety at sea; **Mrs R Bashford**, serv to trg and devel; **D J Batten**, mssgr, MOD; **Mrs V Bawler**, serv to commty in Curry Mallet, Somerset; **Mrs J V J Baxter**, serv to road safety Tayside; **G F Beaton**, roads frmn, for comm; **G Beck**, ship mgr, Swan Hunter, serv to Def Ind; **J A Begg**, GP, Ayr, serv to med and commty; **J P B Henderson-Begg**, ex chm, Sharnbrook House Residential Club WRVS, serv to commty; **K W Bell**, reg treas, Yorks and Humberside Energy Management Groups, serv to ener effic; **F W Bennett**, chm, RAF Assoc, E Area; **R F Bennett**, ex PC, Brit Trnspt Pol, serv to rail trnspt; **D M Bird**, sen exec offr, R cts of Just, Lord Chancellor's Dept; **Mrs R Bird**, hd Housemaid, the Lords; **Mrs E L Birtwistle**, loc offr 2, DSS; **Mrs H P Bishop**, serv to Pony Club; **Mrs J Bishop**, ex admin offr, D for Ed; **J W Bishop**, Op Fire offr, London Fire and Civ Def Auth, serv to fire serv; **A Blair**, ex vice-chair, Kelso Community Ccl, serv to commty in Roxburghshire; **B R Blake**, serv to VE Day comm; **Mrs H Boardman**, HIV Prev Co-ord, Blackpool, Lancs, serv to hlth care; **A D Boland**, hlth and safety mgr, Brit Steel, serv to hlth and safety steel indust; **Mrs E M Bomphray**, div public rels mgr, WRVS Scotland, serv to commty; **Mrs A L Booth**, serv to commty in Froyle, Hants; **Miss M A Booth**, sen scien, R Comm on env poll, serv to science; **Mrs M R Webb-Bowen**, serv to WRVS in Edinburgh; **Mrs S Bardsley Bracher**, serv to Friends of Kent Churches; **Miss S Brailsford**, char serv to commty in Nott; **P T C Brenham**, serv to scouts; **Mrs G Briggs**, chm, man cttee, Sea Cadet Corps, Keighley; **L P Briggs**, ret mgrs asst, Thames Trains, serv to rly ind; **R P Briggs**, serv to soc work in Leics; **G (E C) Britton**, res, RN Sub Mus, Gosport; **Mrs F P Brodie**, ex charge nurse, acute med ward, St John's hosp, Livingston, W Loth, serv to hlth care; **Mrs I M Brookes**, hon sec, Cannock and Burntwood br, RNLI, serv to RNLI and loc commty; **W Brown**, serv to fish man and conser Scotland; **Mrs O E Brownjohn**, pers sec, MOD; **Mrs B S Bruce**, HMP Featherstone; **S A Brunt**, serv to sport for people with disabilities; **N C Bryning**, serv to commty in Northallerton, N Yorks; **A Buckingham**, force stats offr and spec const, Thames Valley Pol, serv to police; **Mrs J Bullock**, serv to econ regen; **J W Burgess**, mbr, Sheringham Lifeboat stn brch Cttee, RNLI, serv to RNLI; **C Burke**, hlth care asst trainee, Maudsley Hosp, Lon, serv to hlth care; **Mrs L R Burke**, asst man, Cham of Ship, serv to VE/VJ Day; **E Burrows**, ex mbr, Wycombe dist ccl, serv to loc gov; **Mrs E R Bush**, VP and trustee, BRC Soc, Gtr Man; **C H Byatt**, char serv to commty in High Wycombe, Bucks.

Mrs I Cameron, serv to St Julian's HS, Gwent; **J Cameron**, ind frmn, D of En; **J M Cameron**, serv to Boys' Brig Dumbartonshire; **R S Campbell**, for char serv; **Miss S B L Cant**, serv to ment hand peop Renfrew; **C J Carey**, serv to Life Sav Soc, Essex; **G W Carmichael**, ex ch Supt, Strath Police, serv to police; **C Carson**, serv to pol; **I Caskie**, area contr, Glasgow South, Strath Wat, serv to wat ind; **T Cassidy**, serv to commty in Uddingston, Lanarks; **D S Chadha**, prin wat res planner, Dales Area, North and Yorks Reg, NRA, serv to wat ind; **A Chandler**, ex DG, UK Prov Trade Fed, serv to food trade; **Miss J M Chaplin**, br supp off, SSAFA; **Mrs J I Chartick**, serv to hosp; **A W Chase**, serv to commty in Lechlade, Glours; **Mrs V G Chater**, sch cross pat, BCC, serv to road safety; **K B Chell**, TD, pol serv; **A S Chen**, serv to commty rels in NE Eng; **J M Childs**, ex chm, Great Ouse Flood Def Comm, serv to flood def in E Anglia; **R Chisholm**, prod man, Harrier II, BAe Def, for serv to def ind; **Miss J Clark**, for char serv to leg prof; **Mrs S L Clarke**, for pol serv; **E Cleary**, serv to rehab of offens; **Mrs J Clements**, serv to N Children's Book Fest; **C W R R Coard**, treas and caseworker, SSAFA, Cast Morpeth, North; **Mrs E D Cole**, for serv to young peop in Newhaven, E Suss; **Mrs E A Cole**, ch lib, Kensing Vill Lib, Kent, serv to libs; **F S Cole**, serv to young, Newhaven, E Sussex; **Mrs C Condon**, DoEn; **T Connolly**, fld engr, humanit serv in frmr Yugoslavia; **R Cook**, ex-reg mgr, Esso, serv to oil indust; **Mrs B Cooper**, warden, Ryefield Sheltrd Accom for Elderly, Lancs; **Mrs M Cooper**, serv to homeless in London; **Mrs B L Copestake**, serv to magistracy; **Mrs C B Copping**, serv to commty in Sherborne, Dorset; **Miss M B Coppock**, serv to War Pensns welf serv; **N deB Corbin**, serv to ch conservation, Norfolk; **J C Corsie**, blacksmith, serv to agric commty in Orkney; **Mrs R E G Cranfield**, serv to magistracy and victim supprt, Co Durham; **Mrs R W Cribbes**, auxl, Middlemuir S, Lenzie; **Mrs C F Crimp**, serv to Assoc for Welf of Childrn in Hosp; **Maj R H G Cuninghame**, MOD; **Mrs I Cymerman**, dir, Agudas Israel Hous Assoc.

G S Dabele, DfEE; **W J Davies**, serv to Garngoch and Gorseinon Hosp League of Friends; **D A Dean**, hd portr, Univ of Leeds, serv to educ; **P R Dee**, serv to commty in Rye, E Sussex; **Mrs K S Delpak**, unit supt physio, Gwent Commty NHS Trust; **Mrs A Dent**, jrnlst, Surrey Advertiser, serv to jrnlsm; **R Denyer**, ex-mobile drvr asst, W Sussex Cnty Ccl Library Servs; **Miss M Deverell**, welf offr, Red Cross, Beds; **T P Dickinson**, drvr and opr, Cleanaway, serv to waste mgemt indust; **E W Dixon**, ex-mbr, Scarboro Bor Ccl; **Mrs J M E Dixon**, ex-mbr, Rushcliff Bor Ccl; **Mrs K Dixon**, serv to equestrnsm; **M S H Dobson**, ex-prin commty educ offr, N Yorks LEA; **K Douglas**, prin prsn offr, HM Prsn Stafford; **J E Drew**, mbr, Tipton City Challenge Partnrshp Bd; **Mrs D Duffy**, dep mgr Blackpool and Fylde Coll; **F P Dunne**, serv to commty; **Mrs R Dunnigan**, volntr therapist, Vale of Leven Dist Gen Hosp; **Mrs S E Dyer**, serv to swimming.

S Edmond, ex-chm, mgemt cttee, Sea Cadet Corps, Inverness; **Mrs D M Edwards**, sen exec offr, MOD; **D Edwards**, serv to Gwent Victm Suppt Schm; **J D Edwards**, serv to athletics; **R E Endean**, ex-HEO, MAFF; **R J English**, polit serv; **A H J Eplett**, serv to commty in Fowey, Cornwall; **Miss M Ervine**, serv to agric.

C Fear, volnty obsrvr, Met Off, Wells, Somerset; **Mrs J H Ferguson**, serv to Wigtownshire RFC, Stranraer; **Mrs M Ferguson**, polit serv; **Mrs M Ferguson**, ex-nat exec offr, Scot Pre-School Play Assoc; **I H Findlay**, ex-site mgr, Upper Teesdale Natnl Nat Res; **D J Firmstone**, sen art advr, Cheshire Cnty Ccl; **K Fisher**, Sub-Officer (retired), W Yorks Fire and Civ Def Auth; **J Fisk**, clematis breeder and grower; **Mrs D Fletcher**, chrwmn, Higginshaw Villg Estt Mngmnt Bd, Oldham, Lancs; **J Fletcher**, ex-HEO, DSS; **R D K Foster**, serv to police; **Mrs R Winston-Fox**, serv to commty in Enfield, London; **K F Frampton**, light plater, Vosper Thornycroft (UK); **D Fraser**, engr, Skye Bridge; **J A Fraser**, ex-retired Sub-Officr, Highlnd and Is Fire Brig; **Mrs E W Freeman**, serv to commty in Richmond, N Yorks; **F Frith**, ex-prodn dir, BR, serv to rly indust; **Mrs E Frodsham**, SEO, DfEE; **D H A Fry**, ex-prodn mgr, Anglian Water.

Miss M Gallagher, serv to athltcs for disabl; **Mrs N J Gallagher**, supp mgr IR, MOD; **W H F Geer**, ex-SEO, DfEE; **Mrs S H Geraghty**, ex-adminstrtr, studnt affrs, Lincoln's Inn; **W D Gibb**, ex-MD, Clyde Marine Trnng; **J A Gibson**, serv to commty, Rochford, Essex; **K Gilbride**, serv to educ; **J J Gill**, hydrometric offr, Thames Region, NRA; **R G Gilligan**, higher class opr, Colburn Treatment Wks, Yorks Watr; **Mrs A Gleed**, serv to commty, partic Prince of Wales Hospice, W Yorks; **Mrs J E Glennon**, palantypist, Merseysd Police; **Mrs S E Goble**, HM Treas; **Mrs M Goldstone**, charit serv to Friends of Welsh Nat Opera; **Miss J Goodyear**, actress; **V S Gower**, serv to tourism in London; **D I Grant**, vet dir, RSPCA Harmsworth Hosp; **D C Grant**, artist, charit serv to animl welf; **J R Green**, mbr, War Pensions Comtee, E Anglia; **M Green**, serv to commty, Daventry, Northants; **Mrs S M Greenfield**, ex-hdtcher, Townsend CoE S, St Albans, Herts; **R G Greenland**, specist fire offr, Unitd Bristol Hosps NHS Trust; **D A Gregg**, serv to road safety; **A H Griffin**, jrnlst and authr, serv to lit and Lake Dist; **Mrs K J G Griffiths**, serv to young and commty in Llantwit Major, S Glam; **Mrs L E Groom**, serv to Goodmayes Hosp, Essex; **Mrs E Gunn**, messing store mgr, NAAFI; **Mrs B V Gunningham**, former matr, King Edward VII Hosp, Guernsey.

Miss S R Hale, polit serv; **Mrs M Hall**, sec to chm and ch exec, Scot & Newcstl; serv to brewing indust; **R Hamill**, serv to rly indust; **A Hamilton**, serv to commty; **Miss M E Hammond**, ex-soci secrty offr, DHSS; **Mrs E L Hance**, serv to commty in Chelmsford, Essex; **E S Hannath**, nat sec, Normandy Vets' Assoc, serv to VE/VJ Day Commem; **Mrs D M Hanshaw**, chrwmn, Lg of Frnds, Highlands Hosp, London; **Mrs A K Hardcastle**, rev offr, HM Bd of In Rev; **Miss E A Harding**, ex-admin offr, MOD; **J F Harman**, inst of Advncd Motrsts, serv to road safety; **Mrs F A Harper**, rev exec, HM Bd of In Rev; **Mrs M A Harries**, serv to Whitchurch Yth Club, Cardiff; **C S Harrington**, chm and trustee, Natnl Reye's Syndrm Foundtn UK, serv to hlth care; **T P Harris**, serv to commty and Christian Aid in Silsoe, Bedford; **A W F Hartnell**, serv to commty in Dawlish, Devon; **A Hastie**, fish merch, serv to fishing ind and commty in Tyne and Wear; **C R Hawker**, dir, Safety and Env, Explorain and Prodn, Brit Gas, serv to gas ind; **P J F Hawkins**, fld dir, Save the Children, Angola, humanitn serv in Angola; **Mrs M F Hawley**, charit serv to commty in Sheffield; **Mrs A Hay**, admin offr, Companies House Agency, DTI; **D W Head**, sen profl and tech offr, MoD; **L E Heard**, postman, Macclesfield, serv to PO and commty; **Lt Col (Retd) D K Helm**, coordinator, Lowland Employers' Liaison Cttee, TAVRA; **Mrs A W Henderson**, serv to CAB, Airdrie; **J G Henderson**, editor, N Times, Golspie, Sutherland, serv to jrnlsm; **Miss Y E Henshaw**, hd teacher, Canonbury JS, Islington, London, serv to educ; **Mrs M C Herman**, admin offr, MoD; **D W Heron**, trg offr, VSEL, serv to trg and def ind; **F J Hewitt**, v-pres, St John Amb Brig, Dover; **Mrs P W Hiatt**, former exec offr, Central Statistical Off; **K W Hickson**, ex-GP, Walsall, serv to med; **D W Higgins**, pharmacist, serv to commty in Surbiton, Surrey; **W Higgs**, sec, Scot Prsn Serv TU Side; **S A Hikmet**, ex-med offr, Immigratn Detentn Centre, Harmondsworth; **R J Hill**, serv to commty in Melton Mowbray, Leics; **Mrs M A J Hill**, vol serv to commty in St Albans, Herts; **T H Hillocks**, specist painter and decrtr, serv to conservatn in NE Scotland; **R N Hinsley**, ex-judge's clrk, Lord Chancellor's Dept; **Mrs E M Hobbins**, admin offr, MoD; **C M Hobson**, sen librn, MoD; **Mrs M E Hoey**, typist, Lord Chancellor's Dept; **Mrs S Hoegg**, serv to Guiding; **G R Holkham**, brigade field offr, Boys' Brigade, E Sussex, serv to young people; **Miss L M Honeyman**, ex-exec dir, London Mozart Players, serv to music; **Mrs E Horwood**, serv to hlth and safety in printing ind; **D R Howard**, founder and sec, Yacht Charter Assoc, serv to yachting and safety at sea; **R E J Howes**, Forest Offr, For Commn; **A D Hudson**, dir of ETSI progs, Motorola, serv to mobile radio ind; **A K Huggins**, serv to Brit Philatelic Trust; **Miss D J Hughes**, serv to commty of Cwm, Ebbw Vale, Gwent; **R Hulse**, cnty treas, RBL, Cheshire; **Miss G Hush**, ex-producer, features, BBC Radio, serv to radio; **J R W Hyde**, serv to Canterbury Cath; **Mrs J G Hynard**, chairwoman, Layham Parish Ccl, Ipswich, serv to loc gov; **D B Hyslop**, ex-ldg mech and elec engr, Scot Off; **K M Iggleden**, pres, RAF Assoc, Bexhill-on-Sea, E Sussex; **P Iles**, serv to ind in Wales; **Mrs A Jackson**, serv to commty in Bramshott and Liphook, Hants; **Mrs E Jackson**, serv to St John Amb Brig; **N L Jagger**, chm, Arthritis and Rheumism Res Ccl, Troon, serv to commty in Ayrshire; **Mrs E M James**, serv to commty in Swindon; **W Jeffcoat**, charit serv to commty in Kettering, Northants; **J G Jessup**, charit serv to commty in Norfolk; **M Jevons**, pol and pub serv; **Mrs C B Johnson**, ex-sen exec offr, Ovrss Dev Admin; **E A Johnson**, serv to commty in Huddersfield; **Mrs L D Johnson**, serv to commty in Herts; **Mrs P E Johnson**, lacemaker, serv to lacemaking; **Mrs T M Johnson**, admin offr, Customs and Excise Board; **Mrs E Jones**, serv to elderly people in Woolston, Cheshire; **DC B T Jones**, Met Pol, serv to police; **D G C Jones**, revenue exec, Bd of In Rev; **Mrs E A Jones**, serv to Shaw Cnty PS, S Ockendon, Essex; **G Jones**, musical dir, Pendyrus Male Choir, serv to music; **G W Jones**, live line engr, Nat Grid Co, serv to elec ind; **L I Jones**, charit serv in Wales; **Mrs P V Jones**, founder mbr, Wolverhampton Cancer Res Players, serv to Cancer Res Campaign; **R N Jones**, serv to Rugby Union; **R Jones**, SEO, MoD; **Miss K E Jordan**, coordinator, Spitalfields Small Business Assoc, serv to econ regeneratn; **P B Jordan**, sen teach and dir of studies, Light Hall S, Solihull, serv to educ; **Mrs K P Judge**, admin offr, Central Off of Informatn; **W H H Julian**, serv to music in Cornwall.

T Kalman, serv to forestry; **Mohammad Abdul Karim**, loc offr 2, DoSS; **C G N Kavanagh**, serv to Nat Schiz Fellowship; **A W Kelly**, serv to commty in Watford; **Capt C Kelso**, serv to shipping ind; **D H Kemp**, ex-exec offr, Hlth and Safety exec, DoEnv; **Mrs R Kennaugh**, civil def vol, Isle of Man, serv to civil def; **Mrs M G Kerr**, support mgr III, DTI; **Mrs N Kerr**, serv to Ccl for Music in Hosps; **Mrs K R Kershaw**, env consult to Eurotunnel, serv to Channel Tunnel project and env; **Miss C Kerss**, pol and pub serv; **J N Kharbanda**, commty liaison offr, London Boro of Croydon and Croydon Coll, serv to commty rels; **Mrs G A Kidd**, WRVS cnty organiser, Dyfed; **Mrs J B Kidd**, ex-musical dir, R Scot Nat Orchestra junior chorus, serv to musical ed; **Miss E S King**, loc offr I, DSS; **I D King**, project mgr, security, BRways Bd, serv to rly ind; **R Kirkpatrick**, ex-safety offr, ICI Films, serv to ind rels; **Mrs D J Knight**, chemist, Institute of Food Res, serv to science; **PC R Knights**, Met Pol, serv to police.

Mrs M Lalkhan, support mgr III, D for Ed and Emp; **Miss M E Lambert**, serv to commty in E Meon, Hants; **A G Lancaster**, serv to commty; **W Landles**, serv to lit in Borders; **Mrs J C F Langton**, pol and pub serv; **Mrs E M Laurie**, serv to commty in Perth; **Miss F C Lawson**, chm, Pedestrians' Assoc, serv to road safety and env; **Mrs E V Laycock**, GP, Ruislip, serv to med; **Mrs G Laycock**, admin offr, MoD; **Miss W Laysell**, serv to Vol Servs Overseas; **W L E Breton**, pol serv; **Mrs A P Leck**, serv to Relate; **C D C E Leckey**, ex-leading lock-keeper, Brit Waterways Bd, serv to waterways; **A Ledgard**, serv to disabled motorists; **M L E Lee**, ldg obsr, R Obsr Corps, RAF Bentley Priory; **Mrs J Leece**, pol sgt, Isle of Man constab, serv to police; **D A Lees**, sen profl tech offr, Vehicle Insp Exec Agency, DoT; **G Lemon**, div tech mgr, RMC Roadstone Prods, serv to constructn ind; **W P Lewis**, serv to commty and Welsh amateur music; **Rev J L Lines**, serv to homeless in Whitechapel; **R D Little**, serv to commty in Bratton, Wilts; **Mrs S Lloyd**, mgg dir, P E Thomas, Porthcawl, Mid Glam, serv to ind in Wales; **G H Loach**, sub-postmstr, Bridgnorth, Salops, serv to PO and commty; **Miss L M Loder**, serv to commty, Shrewsbury; **Mrs A J Lootes**, serv to Fire Serv Coll; **H Lord**, former process worker, BNFL, serv to nuclear indust; **E C E Lowe**, serv to broadcasting and snooker; **Miss E A Lowe**, serv to commty in Pendleton, Lancs; **Mrs D Luckock**, vol shop mgr, Oxfam, Tavistock, for charit serv; **A F Lyons**, hd of nursing, Broadgreen NHS Trst, Liverpool, serv to hlthcare.

Mrs I D Macdonald, exec offr, Customs and Ex; **D Mackenzie**, farm mgr, serv to agric in Argyllshire; **PC J F G Macaulay**, Lothian and Borders Police, serv to police; **B Mack**, serv to telescope design; **Miss G M Mackenzie**, Dounreay decommissnng contractors dept, UKAEA, serv to nuclear indust; **P C Macnamara**, chm, Queen Mary's Roehampton Trst, serv to disabled ex-servmen and women; **Mrs D A Madeley**, serv to commty in Mildenhall, Suffolk; **F Madon**, former chm, Gtr London Action for Racial Equality (GLARE); **W P Magill**, serv to glazing indust; **C A Maginess**, serv to telecomm indust; **Mrs F R Mailer**, prin's sec, Glenrothes Coll, Fife, serv to educ; **Mrs W E A Main**, serv to cancer support, Aberdeen and NW Scot; **P Maloney**, serv to commty, Blackwood, Gwent; **V Mannell**, DSS; **Mrs A Marlow**, sch crossing patrol, Leics Cnty Ccl, serv to road safety; **C Martin**, serv to Ludlow Hosp, Shropshire; **Miss D A Martin**, Dept for Ed and Empl; **Mrs D I Martin**, serv to NT in Sussex; **H Martin**, div commandant, spec constab, Derbys, serv to police; **Mrs S Martineau**, serv to CAB in Exmouth, Devon; **A A J Mason**, former pers sec, DoE; **Mrs K R Mason**, pers sec, MoD; **Mrs P M Mason**, polit and public serv; **R B Mason**, warden, Woodlands Camp, Birmingham Boys' and Girls' Union, serv to young people; **Mrs R M**, mbr, RBL women's sect, Canterbury; **J Mathieson**, offr in charge, Bd of In Rev; **D Matthews**, mgg dir, Mathbirk, serv to textile machinry indust; **Miss M Maxwell**, serv to archture; **Miss K E Mayo**, former asst lib, Atherstone Library, Warks, serv to librarianship; **Mrs D Maytom**, former sen pers sec, HM Treas; **Mrs J C McCabe**, prin pharmacist in drug informtn, Glasgow R Infirmry, serv to hlthcare; **D McCallum**, dir of access and learner serv, Motherwell Coll, serv to educ; **Mrs P C McCausland**, sec, Medical Commn on Accident Prevention, serv to motoring and o road safety; **J H McColl**, serv to horticulture; **Mrs N McConville**, serv to hous; **Mrs M B McDermott**, serv to commty, Portsmouth; **Miss I C McDowell**, serv to commty; **Mrs D J McGlashan**, former typist, Cabinet Off.

Mrs J W McGlashan, hd night porter, Buchanan Arms Hotel, Drymen, Dunbartonshire, serv to hotel indust; **M L McGoldrick**, serv to police; **Mrs C O McInnes**, prin teach, computing studies, Boroughmuir HS, Edinburgh, serv to educ; **Mrs S J McIntosh**, serv to shooting; **Mrs R B McIntyre**, serv to Brit Red Cross Soc; **N McKechnie**, mbr, Ross and Cromarty Dist Ccl, serv to commty; **N D McKee**, serv to nature conservation; **R M McKeown**, serv to Brit Red Cross Soc; **Mrs A M McLaren**, polit and public serv; **N F McLarnon**, serv to telecomm indust; **A McLelland**, serv to commty, Castlemilk, Glasgow; **P McNally**, DoH; **G McSweeney**, hon sec, league of friends, Halton gen hosp, Runcorn, Cheshire, serv to commty; **Mrs J McVitty**, serv to commty, partic tourism; **S C Mehta**, GP, Cheshire, serv to med.

G N Menhinick, hd of horticltre, Lackham Coll, Wilts, serv to hortic educ; **A P Menzies**, sect superv, Cambria spec constab, serv to police; **J M Middlecote**, serv to R Observatories; **W H Millar**, Home Off; **C M Millington**, key packer, Premier Beverages, serv to food indust; **W Mills**, watch offr, coastgd agncy, DoT; **W F J Minns**, serv to commty, Sparsholt, Winchester; **R Moodie**, polit serv; **Mrs E B Moore**, DSS; **F C Morgan**, serv to commty in Williton dist, Taunton; **P G Morgan**, chm, mgemt cttee, Hertford CAB, serv to consumer protection; **T G Morley**, sub-offcr, Gloucs fire and rescue serv, serv to fire serv; **B F Morris**, serv to tourism in Blackpool; **P J Mortimer**, asst ch probation offr, Suffolk probation serv; **A F Mount**, clrk of wks / stonemason, Magdalen Coll, Oxf Univ, serv to conservtn; **Mrs C Moverley**, MoD; **W G Mowat**, serv to commty in Caithness; **Mrs J Muiry**, soc work asst, Grampian Reg Ccl, Moray Div, serv to soc work; **R I Mumford**, former chm, Dial-a-Ride, S Beds, serv to mobility of disabled; **Miss M K Murby**, sec, UN Assoc, Church Stretton, Shropshire; **Mrs H Murphy**, War Pensions Committee, Glam and Gwent, and sec, War Widow's Assoc of GB; **S B Murphy**, hdteacher, Our Lady of Lourdes RC Prim S, Stonebridge, Middlesex, serv to educ; **Mrs A E Musk**, serv to Thanet Hlthcare Trst, Kent; **C R Musson**, aerial investigator, R Comm on Ancient and Historical Monuments of Wales; **E Myers**, lily clrk, Sacriston Parish Ccl, Co Durham, serv to loc gov.

Mrs C Nahon, serv to Spanish and Portuguese Synagogue, London; **Mrs D R Needham**, offr-in-c, mother and baby unit, Browning House, Leeds, serv to hlth care; **Mrs I Needham**, serv to Maxwell pensioners; **D A Nevard**, hd govt butler, Govt Hosplty Fund, FCO; **Miss J Newell**, sen asst lib, London Univ, serv to higher educ; **P Newman**, charitable serv, Kent; **G R Newton**, serv to commty in Rishton, Lancs; **H J Nickson**, trade union change rep, Babcock Thorn, serv to indust rels; **A E Nicoll**, former immigration offr, Home Off, and for charitable serv in Bangladesh; **A A Nisbet**, mbr, Kilmarnock and Loudoun Dist Ccl, serv to loc gov; **Mrs M E Noble**, typist, Met Pol, serv to police; **G K Noon**, chm and mgg dir, Noon Products, serv to food indust; **Mrs F J Norfield**, admin asst, Home Off; **F G Norman**, warden, St James's Hostel, Jersey, serv to commty.

R A O'Bee, former mbr, Basingstoke and Deane Bor Ccl, serv to loc gov; **W G O'Hara**, court offr, Scot Off; **J Oliver**, serv to young people; **E Oxley**, serv to nuclear indust.

D J Palmer, adminstrtr, Allied Dunbar Assnc Charitable Trst, for charit serv; **K C Parminter**, serv to young people, W Sussex; **E T Pascoe**, serv to commty in Sutton, Surrey; **Mrs J B Pateman**, serv to conservtn of Highgate Cemetery, London; **A Paton**, sec, Glasgow Ccl of Tenants' Assoc; **L R Paton**, chm, Guide Dogs for the Blind, Formby, Crosby and Ormskirk, Merseyside, serv to blind; **Prof R A Paxton**, serv to engrg history; **D A Payne**, serv to magistracy; **P A J Payne**, DoE; **B V Pegram**, ch airworthiness engr, BAe (Farnborough), serv to defence indust; **M G Penman**, occupnl hlth, ICI Chemicals and Polymers, Teesside, serv to environ safety; **Mrs A E Percival**, supt physio-thrpst, Harefield Hosp, Middlesex, serv to hlth care; **Mrs G Phillips**, polit serv; **Mrs M Phillips**, sch crossing patrol, Knowsley Metro Borough Ccl, serv to road safety; **D P Philpot**, serv to commty in Porthcawl, Mid Glam; **M S Pike**, serv to commty in Stockcross, Berkshire; **Mrs J Pinder**, WRVS organiser, Dewsbury and Dist hosp, W Yorks, serv to commty; **J F Pirie**, humanitarian serv in E Europe; **D C L Pitchfork**, W Yorks Police, serv to police; **Miss C Plater**, serv to cystic fibrosis res; **R A Pobgee**, chm, Peterborough victim support; serv to victims of crime; **J H Pope**, polit serv; **J Porteous**, children's panels and Ayrshire Ccl on alcohol; **F A Porter-Smith**, serv to sport for disabled; **N F Potter**, chm, Norwich crime prevntn and Crimestoppers Cttee, Norfolk constab, serv to commty; **Mrs G H Powell**, serv to commty, Anglesey; **Mrs M J Power**, serv to arts, Bristol; **Mrs A B Prasad**, editor, *Brit National Formulary*, serv to med and pharmacy professions; **D W Prebble**, Met Pol, serv to police; **H Pritchard**, investigation mgr, Bd of In Rev; **Mrs E Pugh**, caretaker, Churchstoke Cnty Prim S, Powys, serv to educ; **J W Pugh**, serv to the Porthywaen Silver Band, Oswestry, Shropshire; **Mrs C M Pye**, serv to commty, Burnley, Lancs.

P Quarry, serv to scouting and commty in Rotherham; **H G Quinn**, serv to victim support; **D Radford**, groundsman, Exeter Cathedral, serv to tourism in Exeter; **Capt J E Ramsdale**, hd of flight ops (helicopters), CAA, serv to aviation; **A J H Ray**, RN engrng coll, MoD; **Mrs D J Redfern**, serv to commty, Tedburn St Mary, Devon; **E W B H Milne-Redhead**, serv to nature conservtn; **Mrs A Reed**, former cook, Northumberland Fire and Rescue serv, serv to fire serv; **Miss E B Rennie**, serv to archaeology in Argyll; **D Richards**, serv to Rugby Union; **Mrs S V Rickard**, serv to commty in Mawnan Smith, Cornwall; **E W Ridehalgh**, ex-sec, Scot Licensed Trade Assoc, serv to licensed trade; **Mrs M W Riekie**, typist, MoD; **J H A Roberts**, ldr, Islwyn Boro Ccl, serv to loc gov in Wales; **P Roberts**, serv to engrg educ; **Mrs E Robertson**, pol and pub serv; **Mrs A G Robinson**, serv to commty in Gwynedd; **Mrs J K Robinson**, serv to commty in Leeds; **P Robinson**, force co-ordinator, spec constab, Merseyside Police, serv to police; **J H Rogers**, logistics offr, humanit serv, partic in Rwanda; **Mrs M Rogers**, serv to commty in Thornhill, Cumbria; **P Roper**, serv to commty in Braintree, Essex; **K Rose**, gen mgr, ch and asst ch Fire Offrs' Assoc, serv to fire serv; **I J Rush**, serv to Assoc Football; **G Russell**, chm, Preston Candover and Nutley Parish Ccl, Hants, serv to commty; **Mrs J M Ryan**, serv to League of Friends, St Michael's Hosp, Hayle, Cornwall.

A Samuel, mbr, exec cttee of Hackney Racial Equality Ccl, serv to race rels; **Mrs L D Samuel**, serv to commty in Marlborough, Wiltshire; **G Sandell**, chm, Stapleford Parish Ccl, Hertford, serv to loc gov; **Mrs S I M Sanderson**, pol serv; **A K Sands**, prodn superv, mil aircraft div, BAe, serv to aircraft indust safety; **J G Sargent**, vol observer, Met Off, Seaton, Devon; **Mrs S Saw**, pol and pub serv; **G C Sayers**, stn offr (volunteer), Cambs Fire and Rescue Serv, serv to fire serv; **Mrs J V Scammell**, ex-showroom recptnst, Caradon Mira, serv to bathroom fittings indust; **Mrs B A Scarborough**, serv to Nchima Trust, Malawi; **Mrs B C Scarr**, trustee, Brit Red Cross Soc, Essex; **W Scott**, serv to conservatn in Shetland; **Mrs D M Shaw**, pol and pub serv; **R Shaw**, serv to Assoc Football in S of Scotland; **G A M Shepherd**, ch clrk, Commons whips' assts off; **Mrs M Sheridan**, Dept for Ed and Empl; **R B Sheridan**, serv mgr, Reyrolle Installation, Reyrolle, serv to power generation indust; **Mrs J M Sherriff**, admin asst, Rhuddlan district, Citizens' Advice Bureau; **G A Simmonds**, ch asst ceremonial offr, Corp of London, serv to VE Day and City of London; **Mrs B Simpson**, sec and pers asst to Bishop of Coventry, serv to C of E; **Miss I Singleton**, serv to loc gov; **E Sloan**, serv to hospice movement; **Maj P J Smart**, mbr, Huntingdonshire Dist Ccl, serv to loc gov; **Mrs B Smith**, vol group ldr, St Michael's JMI S, Bishop's Stortford, Herts, serv to educ; **Mrs M Smith**, serv to commty in Enfield, Middsx; **Miss I Smith**, admnstrtr, Brit Red Cross Soc, Northumbria; **J G Smith**, firefighter, Gtr Manchstr Cnty Fire serv, humanit serv in Romania; **Mrs M E Smith**, D o Env; **Miss O M Smith**, vet nurse, serv to vet med; **Mrs I O Smy**, sen pers sec, DSS; **Mrs B South**, serv to NHS and commty in Highlands; **Mrs W K Sowden**, serv to commty in Southampton; **J E Spindel**, serv to rly indust and bridge engrg; **Mrs E Spray**, cook, Mountfield and Whatlington C of E S, E Sussex, serv to educ; **Mrs M E Stableford**, sch nurse, Grays, serv to yng pple; **Prof B C H Steele**, serv to materials sci; **C H Steer**, charge hand, Hampton Court Pal gdns; **Mrs F B Stein**, non-exec dir, Kings Mill NHS Trust, vol serv to hlth care in Notts; **R J Sterland**, ch insp, Derbyshire constab, serv to police; **Rabbi K Stern**, serv to commty in Stamford Hill, London; **R D Stevens**, gen sec, Irish Ccl of Churches, serv to commty; **Mrs E J Stewart**, deputy world pres, Assoc Country Women of World, co-ordinator of ACWW Eastern European ldrship devel prog for rural women; **N J Stockton**, emergencies unit coordinator, Oxfam, humanit serv in Rwanda; **Mrs A Stokoe**, exec offr, DSS; **R D Stone**, serv to commty in N London; **H F Stookes**, chm, League of Friends, Queen Elizabeth Hosp, Gateshead, serv to commty; **Stott**, frmn, refuse collection, Harrogate Boro Ccl, serv to loc gov; **F W Stratford**, founder, Hound Wildlife and Conservation Group, Netley Abbey, Hants, serv to consrvtn; **I A Sykes**, mgg dir, Nevis Range Dev Co, serv to sports indust; **Mrs S M Sykes**, sec, SSAFA, Lambeth.

Mrs M Tait, serv to swimming for disabled; **Mrs N Tait**, sec, Soc for Prevention of Asbestosis and Indstrl Diseases, serv to hlth and safety; **Mrs T M Tanner**, sec, Wirral Mencap, Merseyside, charitable serv; **Mrs K Taylor**, serv to commty in Reigate, Surrey; **Mrs B F Temme**, serv to commty in Upton upon Severn, Hereld & Worcs; **PC D Thomas**, Humberside Police, serv to police; **N R Thomas**, ex-hd, Mid E and Africa Dept, CBI, serv to indust; **T G Thomas**, serv to commty in Carmarthen, Dyfed; **A E Thompson**, ex-Annunciator Supt, House of Commons; **D Thompson**, mbr, Ofwat Northumbria customer serv cttee, serv to water indust; **Mrs J Thompson**, teachers pension agency, D for Ed; **Mrs M Thomson**, loc offr 2, DSS; **A Thornton**, chm and mgg dir, Andy Thornton Architectural Antiques, serv to expt; **Miss L Thornton**, serv to commty in Alresford, Hants; **J D Tooke**, sen profssnl and technol offr, Commwlth War Graves Commission; **Mrs W P Trevett**, gen off mgr, W Dorset Hosp, Dorset, serv to hlth care; **R A F Truscott**, serv to R Shakespeare Theatre, Stratford upon Avon; **W A Tubman**, serv to Brit Red Cross Soc; **K J Tucker**, trg mgr, Lucas Aerospace Power Systems, serv to trg; **Mrs E Tuff**, pol and pub serv; **W Turner**, ch commandant, spec constab, Gtr Manchstr Police, serv to police; **Mrs H W Tye**, serv to Whitchurch Hosp League of Friends, Cardiff; **Miss G A E Tyler**, ex-sen pers sec, MoD; **L A Tyler**, mgr, vehicle design, Vickers Def Systms, serv to def ind.

E C Valler, dep ch secrty offr, Un of Surrey, serv to ed; **A Veitch**, mbr, Clydebank Dist Ccl, serv to commty; **T P Venters**, jt div sec, SSAFA, Blyth and Seaton Valley, Northmbrlnd.

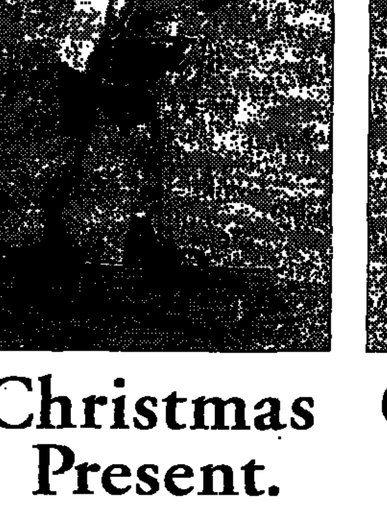
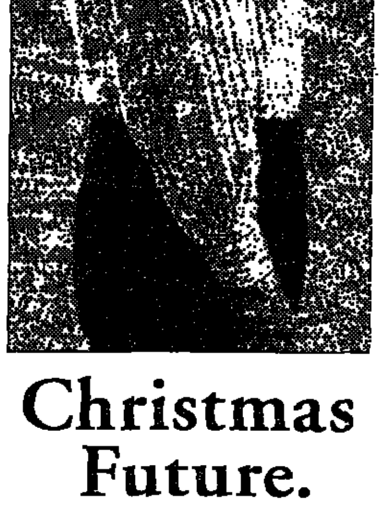
Mrs D E B Walker, pre-vocational mgr, Beneast Trainig Provider, serv to trg for disabled in Lancs; **M J Walker**, motorway supt, Leics Cnty Ccl, serv to highway maintenance; **Mrs P Wallbank**, serv to homeless; **Wing Cdr K H Wallis**, RAF (rtd), serv to autogyro devel; **Canon B Walshe**, serv to young people; **C Wardman**, serv to commty in Wetherby, W Yorks; **Mrs G M Warke**, revenue offr, Bd of In Rev; **Rev R Waters**, ex-gen sec, Scot Congrgtnl Church; **J H Watkins**, serv to Herefordshire Nature Trust; **Rev W J Watson**, serv to equestrianism and commty; **Mrs C M Watts**, sec and project co-ordinator, Pembroke St Estate Mangmnt Bd, Plymouth, serv to commty; **Miss L Webster** (Mrs Mercer), actress and singer, serv to entertnmnt; **J F Weller**, stn warden, RAF Brawdy, MoD; **Mrs R Welsh**, vol serv to hlth care in Tyneside; **West**, ex-second coxswain / mechanic of Lytham St Anne's lifeboat, RNLI, serv to safety at sea; **D J White**, GP, Enfield and Haringey, London, serv to med; **W G White**, ex-train standards mgr, SW (Waterloo), Railtrack, serv to rly indust; **L R Whitmack**, ex-admin offr, FO; **Mrs A Whitmee**, Bd of Customs and Excise; **L V Whittle**, telephonist and shorthand typist, Palatine Products, serv to hlth care equipment indust; **R Whitwood**, med centre attendant, coal products, Brit Coal, serv to coal indust; **R G Whyatt**, pol serv; **Mrs J Widera**, servery asst and site superv, Whitstone Prim S, Devon, serv to educ; **T Wilde**, serv to commty in Blaenau, Gwent; **F R Wilkinson**, technol coordinator, St James C of E Middle S, Bury St Edmunds, serv to educ; **H H Willan**, charitable serv to commty in Cumbria; **Miss M M Willetts**, ex-med sec, Birmingham Prisn; **Miss B W Williams**, safety case engr, Trawsfynydd Power stn, Nuclear Electric, serv to elec ind; **D J Williams**, editor, Bury Free Press, serv to jrnlsm; **Mrs E E Williams**, serv to NHS in Wales; **Mrs J Williams**, serv to Girls' Brigade in Liverpool; **Mrs J M Williams**, serv to commty in S Wales; **Mrs J O Williams**, serv to Girls' Brigade and Duke of Edinburgh's Award; **C J Willis**, spec ch commandant, W Mercia spec constab, serv to police; **S W Willson**, serv to commty in Birmingham; **B K Wilson**, exec offr, Bd of Customs and Excise; **D S Wilson**, ex-exec dir, Lincoln Entrprse Agency, serv to indust; **Mrs E L Wilson**, serv to commty in Tamworth, Staffs; **H J Wilson**, postman, Hereford, serv to PO and commty; **Miss M Wilson**, sch sec, Grangemouth HS, Stirlingshire, serv to ed; **Mrs M N Wing**, breast care nurse specist, Southampton, serv to hlth care; **M Wood**, sgt, Gtr Manchstr Police, serv to police; **Mrs M Woodhouse**, hd teacher, Alverton Cnty Prim S, Penzance, serv to ed; **Mrs E Woodwards**, nurse auxiliary, Oxf Eye Hosp, serv to hlth care; **Lady B F Wright**, co-founder, Hearing Dogs for Deaf, serv to deaf; **G H Wycherley**, mgg dir, Motherwell Bridge Fabricators, serv to indust.

C Yates, ex-dir, Oughtred and Harrison (warehouse), serv to food mgemt; **Mrs V Yates**, superv, typg and secrtl serv, engr's dept, Coventry Cty Ccl, serv to loc gov; **Mrs M W York**, mbr, Brit Red Cross Soc, Leics; **Mrs G Young**, typist, MoD.

MARTIN GILFEATHER



Jean McGlashan, night porter, was made an MBE

Christmas Past. Christmas Present. Christmas Future.

This Christmas give a gift that will be valued more than a pair of socks, a jumper, or a pair of slippers. A gift that will always be appreciated. The gift of health.

With NordicTrack, you and your partner will be able to get fit in no time at all. In fact, in as little as 20 minutes, three times a week, this machine can tone every major muscle group in the body, burning up to 890 calories (that's four mince pies) in just one hour.

In the upper body, NordicTrack works the muscles of the back, arms, shoulders and stomach. While lower down, it works hips, buttocks, thighs and calves – helping you to burn 24% more calories than an exercise bike, 35% more calories than a stairstepper, and 20% more calories than a treadmill.

Use NordicTrack regularly and you'll be able to increase your metabolic rate, and so keep trim and stay in shape.

What's more, unlike other Christmas gifts, the novelty won't wear off. Research has shown in the USA that seven out of ten people who own a NordicTrack still use it three times a week five years after they've bought it. Better still, nine out of ten would recommend it to a friend.

Thanks to a 30-day in-home trial, you've nothing to lose except calories. Moreover, you can spread the cost by paying in interest-free instalments.

So, if you and your partner would like a healthier looking figure, start with the figure below. Call now for details of your nearest NordicTrack stockist or to order your free brochure and video.

0800 616 179

PLEASE QUOTE REFERENCE DT1L5

Yes, I would like to know more about the world's best aerobic exerciser. Please send me my free video □ and brochure □ without obligation.

Name: (Mr/Mrs/Miss/Ms) ____

Address: ____

County: ____ Postcode: ____

Tel. (Day): ____ Tel. (Eve): ____

Send to: NordicTrack (UK) Ltd. Dept DT1L5, FREEPOST CV2617, WARWICK CV34 6BR.

No stamp is required. Alternatively you can fax us on 01926 470 811.

NordicTrack

THE WORLD'S BEST AEROBIC EXERCISERS

35

THE COMMONWEALTH

NEW ZEALAND

KNIGHT BACHELOR

Axford, Dr William Ian, for services to science.

ORDER OF ST MICHAEL AND ST GEORGE

GCMG: Rt Hon (Justice) Michael Hardie Boys, Governor-General Designate of New Zealand.

CMG: Patrick George Morrison, services to wool industry.

ORDER OF THE BRITISH EMPIRE

DBE: Miss Gillian Constance Weir, services to music.

CBE: Miss N M Adams, serv to botany; **Prof B G Biggs**, to educ and Maori people; **Maj E M Eichler**, to welf work; **J H Heslop**, to med, sport and commty; **Emeritus Prof M W Loutit**, to science; **G S E Milne**, to trnspt indust; **Rose Rangimarie Turuki Lambert Pere**, to Maori educ; **Koro Tainui Wetere**, to Maori people; **Mrs M G Wilkaira**, to commty.

OBE: Mrs B Adams, serv to bowls; **F Adcock**, to literature; **A J Anselmi**, to mfg; **B E Brill**, to mfg; **G Montgomerie-Davidson**, to busnss mgemt and commty; **R J Fraser**, to engrg and commty; **Dr R E Harley**, to broadcasting; **I J Honnor**, to commty; **Miss J A Horsley**, to art; **Dr T H Marshall**, to med and commty; **M G Russell**, to jrnlsm; **Dr W S Simpson**, to wool indust; **R N Somerfield**, to hndcpd and berryfruit indus; **S H Spedding**, to busnss mgemt; **C P Thode**, to yachting; **Mrs D M Wylie**, to busnss devel.

MBE: G Auld, serv to rugby and commty; **D Bay**, to dairy indust and commty; **Mrs H Brew**, to commty; **Mrs B D Cox**, to soccer; **K E S Fenwick**, to aviation; **G S Fuller**, to commty; **G A Harford**, to agric and tourism; **S F Hill**, to rugby; **W J Kelso**, to commty; **T G A Kelly**, to tennis and commty; **M E Law**, to farming and commty; **Dr Gam Poy Lee**, to med and commty; **Mrs J M McIntyre**, to commty; **B A Monopoli**, to busnss mgemt; **Mrs M M Mourant**, to commty; **J R Nimon**, to busnss mgemt and commty; **Dr D P Page**, to commty; **Capt L M Page**, to aviation; **Mrs L T Privat**, to the deaf; **Mrs J E Read**, to mental hlth; **R J Scarlett**, to science; **Mrs Tuerei O Arera Taramai**, to commty; **B R Williams**, to book publishing; **Mrs H E Winter**, to Girl Guides.

For community service

QSO: W H Colley; A R P Eustace; Mrs A H Pickering; A M Smith; Miss E M Tait; Rev A J Templeton.

For public services

QSO: Mrs M Arnold; Miss I A Crawford; Mrs C J Evans; Mrs M A Fitzgerald; Dr J P Larkindale; Dr E C S Little; Mrs W Porter; F H Wilde.

For community service

QSM: Mrs J Bullock-Morrell; Mrs P K Chapman; Mrs M E Chase; Mrs Y M Chick; Miss M J Coolin; Mrs E A B Cowsill; T D Down; Miss P K Duncan; Mrs V Fenton; Miss J M F Galvin (Sister Loyola Galvin); A G Harris; Miss M E C Horan (Sister Mary Carmel); Mrs N Lee; S M Lytollis; N G Metzger; J P Moriarty; Mrs E Morrison; Mrs S M M Murphy; Miss A Ngairo (Miss A Jaro); Mrs P E Nuttall; R J Peek; O Poppleton; G W Quinn; A Robatt; L P Robert; J A Robinson; Mrs S J Ruffell; Mrs A J Scott; Mrs N M Simpson; N L Skilton; Mrs J Sopoaga; *D D Soulis; Mrs V O Stephens*; Mrs B E Stewart; Mrs M E Townshend; F Vilich; Mrs T M Waititi.

For public services

QSM: E K Alexander; Mrs B R Anaru; W Canning, Mrs R R Carr; W A Cleghorn; Mrs P N Cogger; Mrs F J W Costley; Mrs F E Davison; Mrs G E Evans; A T Fletcher; G C Grace; *J L Inglis*; L D King; Mrs J Level; L S Lulich; G A J McDonald; J H McGhie; R E Mlln; N J C Moller; E J Murtagh; I R Oakley; J W Paraha; B F Ross; E R Stewart; Miss E V Stewart; J F Thomson; F A J Timblick.

Queen's Fire Service Medal: T J Bean, Auckland; **A S Cockburn**, New Brighton Volunt; **A D Drower**, Tokoroa Volunteer.

POLICE LIST

QSM for Public Services: A J Monk; **W J Noster**.

QPM: A J Manning.

ROYAL NEW ZEALAND NAVY

ORDER OF THE BATH

CB: Rear Admiral John Edwin Nugent Welch, Ch of Naval Staff.

MBE: Lt Cdr E D J Isaac; WO T L Whimp.

NEW ZEALAND ARMY

MBE: Maj J Peter Broadley, Corps of Trnspt; **Maj A D Gawn**, Inf Reg.

ROYAL NEW ZEALAND AIR FORCE

CBE: Air Commodore G J W Goldsmith.

OBE: Grp Capt D M Hamilton.

MBE: WO R J Cox.

NEW ZEALAND ARMY

BEM: L/Cpl A A Rangi Melbourne, Inf Reg; **Sgt A P Pourau**, Corps of Trnspt.

ROYAL NEW ZEALAND AIR FORCE

BEM: Flt Sgt J R Connochie.

Air Force Cross: Wing Cdr G J Howse.

COOK ISLANDS

OBE: I T o-te-tini Short, publ serv, frmrly as High Commissioner for Cook Iss.

MBE: G Cowan, for publ serv.

ANTIGUA AND BARBUDA

ORDER OF ST MICHAEL AND ST GEORGE

CMG: Miss Yvonne Maginley, public and commty serv.

***MBE: Miss C M Blackman**, serv to tourism.*

Queen's Police Medal: Supt C F T Barton; Asst Comm C A King; Asst Comm E Martin; Asst Comm T M Smith.

BAHAMAS

OBE: B A Astarita, serv to commty; **Mrs E Keaning**, to Bahamas Humane Soc; **Very Rev F B Pestaina**, to commty.

MBE: H H Minnis, to commty; **H S Pollier**, to educ and commty; **E Strachan**, music and entrnmnt.

BEM: Mrs L L Anderson, to commty; **M E L Astwood**, to educ; **Miss E G Butler**, to commty; **S A Campbell**, to commty; **G W W Gardiner**, public serv; **Mrs R P Clarke-Goodridge**, to educ; **R D Moss**, to tourism; **S K Whitfield**, to commty.

BELIZE

CBE: C G Fairweather, serv to Belize.

OBE: E D Flowers, serv to soci life and sport; **E A Pitts**, to Credit Union Movmnt, public serv and sport.

MBE: Mrs T P Aragon, serv to educ and commty; **Rev L W Flowers**, to relig life; ***Mrs J E Thompson**, to* educ; **A M Vernon**, to sport.

GRENADA

KNIGHT BACHELOR

Hon Curtis Victor Strachan, serv in promoting parliamentary democracy and for public serv.

CBE: Mgr C Lamontagne, serv to Christian commty.

OBE: Miss M Budhoo, public serv; **C E Pierre**, to trade union movmnt.

MBE: Mrs N Benjamin, serv to commty devel and social work.

PAPUA NEW GUINEA

KNIGHT BACHELOR

Los, Mr Justice Kubulan, for publ serv and serv to judiciary.

Vai, Mea, to scouting and commty.

ORDER OF ST MICHAEL AND ST GEORGE

KCMG: Rt Hon Rabbie Langanai Namaliu, publ serv and serv to politics.

CMG: Hon John Giheno, serv to politics.

ORDER OF THE BRITISH EMPIRE

CBE: M M Pitpit, serv to public and judiciary; **Rev W Tamate**, to commty and Church.

OBE: Miss F Dobunaba, serv to women and public serv; **Dr J S Ferguson**, to commty; **J Lamont**, to commty; **Fr A F Meaney**, to Church and commty; **D N Malul**, to educ and commty; **H Saminga**, to educ and politics.

MBE: Ch Insp M Analwe, serv to RPNGC; **A R Humphries**, to comm and indust; **Mrs K Han Ping Johnston**, *to commty*; **C J B Kaiwan**, to public serv audtng and accntng prof; **M Kama**, to people of Simbu Province; **Maip Kei**, to commty; **Miss A B Kerepia**, to women and commty; **Make Kope**, to commty; **P Maredei**, to commty and loc govt; **Ch Insp J Mass**, to commty and pol relatns; **J Molea-leng**, to Govt and commty; **J G Nouairi**, to public serv and commty; **Mrs F Onsa**, to commty; **R Parer**, to busnss and commty; **Miss J C Vanariu**, public serv; **Mel Waipa**, to loc govt ccl and W Highlands Prov Govt; **Mrs J Wanera**, to teaching and commty; **Kina Wale**, to commty and W Highlands Prov.

ISO: L U Geno, *public audtng prof* and commty.

BEM: L Amaia, serv to commty; **K K Angaiu**, to commty and govt; **A Biboni**, to Dept of Wks and to state; **G Biri**, to Dept of Wks; **K Fose**, to govt; **W Nemba**, distngshd serv to RPNGC; **F Sayllas**, teaching and commty; **O Sohembo**, to state and RPNGC; **B Udil**, to commty; **K Yokone**, law and order, govt and commty.

QPM: Ch Insp P Baiwan.

Queen's Fire Service Medal: Stn Offr L Barnabas; Supt N Namona.

ORDER OF THE BRITISH EMPIRE (Military Division)

OBE: Lt Col I Lal.

MBE: Ch WO W Karive.

SOLOMON ISLANDS

CBE: F Mwanesalua, to leg prof.

OBE: A Q Meta, to politics.

MBE: W Bainvale, to sport and commtv; **A K Boso**, to sport; **A Dakaita**, to sport; **W C Maelaua**, to *sport*; ***S Maenuta**, to educ.*

ST VINCENT

MBE: B A Arthur, serv to commty and culture.

TUVALU

MBE: T Isala, publ serv and educ; **P Sundarjee**, serv to govt.

John Major salutes cancer pioneer

By Nigel Hawkes
Science Editor

THE scientific honours are headed this year by Professor Sir Richard Doll, doyen of epidemiologists and the man who has done most to demonstrate the dangers of smoking. He becomes a Companion of Honour.

Sir Richard, now 83 but still active at the Imperial Cancer Research Fund's Cancer Studies Unit at Oxford, set up a pioneering study of the health of 30,000 doctors more than 40 years ago. By following their life history and habits, he has been able to show that while smoking is dangerous, moderate drinking can help to prolong life.

The most recent results from this study showed that those who had given up smoking by the age of 35 lived as long as those who had never smoked. Those who gave up later suffered some reduction in life expectancy but even those who gave up very late derived some benefit.

A knighthood goes to Professor Harold Kroto, co-discoverer of a new form of carbon, the so-called Buckminsterfullerene, or "buckyballs". Although all life on Earth is based on carbon, the fact that it occurred in a spherical structure with 60 carbon atoms bonded together in the shape of a football was unsuspected until Professor Kroto and his American colleagues discovered it in the 1980s.

To chemists, the discovery was the most shocking of the decade. Industrial laboratories are now trying to find uses for the curious buckyballs, while Professor Kroto complains that his own research remains poorly supported.

His knighthood may help to extract a grant or two from the research councils. Another professor to win a knighthood is Robert May, an expert on chaos who was appointed chief scientific adviser to the Government last year. So far as is known, the appointment has no link to Professor May's area of expertise.

Professor May is unusual in that he has held chairs in three different subject on three different continents — a physicist in Australia, he became a biologist in the United States and a zoologist at Oxford. Professor May's scientific work is less well known than the fact that he advised Tom Stoppard when he was writing *Arcadia*, a play that jumps in time from the early 19th century to the present and explores the possibilities of the chaos theory.

Among others honoured with knighthoods are Dr Kenneth Calman, the Government's chief medical officer, and Professor John Horlock, treasurer and vice-president of the Royal Society.

DIPLOMATIC SERVICE AND OVERSEAS LIST

KNIGHTS BACHELOR

Kneller, Alister Arthur, former Chief Justice, Gibraltar.

ORDER OF ST MICHAEL AND ST GEORGE

DCMG

Neville-Jones, Miss Lilian Pauline, Deputy Under-Secretary of State, Foreign and Commonwealth Office.

KCMG

Goulden, Peter John, UK Permanent Representative, North Atlantic Council, Brussels.

CMG

R B Bone, Ambdr, Stockholm; **D H Cecil**, coun, FCO; **A Charlton**, coun, FCO; **G R A Conquest**, serv to study Int affrs; **R J Dalton**, Con-Gen‡, Jerusalem; **C O Hum**, Ambdr-desig, Warsaw; **D C A Madden**, *High Comm*, Nicosia; **P J Marshall**, C d'A, Algiers; **P Pooley**, ex sct DG, Comm of the EU; **R J Sawers**, ex coun FCO; **Miss A E Sloddart**, dep perm UK rep to UN, Geneva.

ORDER OF THE BRITISH EMPIRE

CBE

Marq De Amodio, serv to furth educ and UK/Swiss rels; **J R A Bailey**, serv to publishing in S Africa; **T Buchanan**, dir, Br Ccl, HK; **G A H Deakin**, serv to Br commi intrsts, S Africa; **L F Goodsmith**, hd, Cent Pol Unit, HK; **J M Gray**, dpty, HK and Shanghai Bank; **C M Sze**, Chin-chemng, ISO, sec for civ serv, HK; **J Tngwell**, serv to UK/US comm rels and commty serv; **Miss R Mt Tse-tse Yeung**, Prof of Med, Uni of HK.

OBE

Canon J G B Andrew, *chartr and* commty serv, New York; **C R Armstrong**, serv to Br intrsts in Ecuador; **R M Bonner**, serv to countr dev assts o/seas; **D R V Edwards**, deputy Speaker, Montserrat Leg Ccl; **G Gibbons**, hdmaster, St Michael's S, Kobe; **Ven P J Hawkins**, serv to Brit commty in Switzerland; **J R Higsell**, hon Br Con, Winnipeg; **P F Hilken**, dir, Br Coun, Sierra Leone; ***Dr V M Inchley***, serv to Br commty and hlth care, Nepal; **Rev P Jackson**, serv to commty, Kobe; **G M Johnston**, Ambdr, Ljubljana; **D J F King**, dir, Br Coun, NZ; **J J Kisk**, serv to Br commi intrsts, Poland; **D S Cheong Koo**, serv to Br commi intrsts in HK; **A Lam**, *Chi-chin*, dir of urban serv, HK; **C P Langley**, serv to Br commi intrsts, Malaysia; **Leong Ka-chai**, serv to fut trad in HK; **V Lo Chung-wing**, serv to indust dev, HK; **E Lye, Kum-chew**, serv to arch, HK; **Miss S M Maingay**, dir, Br Ccl, Baltic States; **D A McKellar**, ex HM Cons, Athens; **A D L A M Moll**, serv to Br commi intrsts, Morocco; **J N Morphett**, hon Con-Gen, Adelaide; **B J New**, serv to Br commi intrsts, US; **Ng Yee-yam**, serv to civil eng, HK; **J W Parry**, serv to Br commi intrsts, Japan, *and to commty*; **Otto Lok Yo Poon**, serv to Br commi intrsts, HK; **M W Powles**, HM Con (Comm), Joburg; **T C J Ridley**, vol serv to commty in Cayman Iss; **R L Robinson**, med serv to commty in S India; **D P Russell**, serv to dev assist in law enf in Zambia and wildlife conserv; **Viscount Samuel**, serv to Br acad and commi ints in Israel; **L Straughan**, hon Br Con, Halifax; **M V Summers**, gen mgr, Falkland Iss Dev Corp; **P P Symon**, serv to Br commi intrsts and commty, S Leone; **Mrs M Toledo**, hon con, Santo Domingo; **F G R Ward**, former ch just, Tonga; **Mrs L P Wong**, Brit Govt liaison offr, Kigali; ***Yeung, Kim-choy**, pub serv in HK*; **Yeung, Yue-man**, academic and pub serv, HK.

MBE

R C Bannerman, wat dev serv in Ghana; **Mrs M E Barr**, serv to Eng lang teach in China; **J R Bates**, ex dir, ActionAid, Kenya; **I A Browne**, serv to Br commty, Jedda; **Miss L A Bull**, ex bd Br Coun Res Cen, Brussels; **J H Carter**, serv to Br commi intrsts, Saudi Arabia; **Cham, Yick-kai**, serv to HK mountaineerg; **Chan, Pak-lin**, for pub serv and vol serv to commty in HK; **Chan, Shing-chung**, serv to sport for dis, HK; **F Chipolina**, char serv, Gibraltar; **A D Cole**, serv to Br commi intrsts in cntl Europe; **Miss A E M Dixon**, dep dir soc serv, Cayman Iss; **G Fenwah**, serv to Br commi int and to Br *commty, Saudi Arabia*; ***Mrs S C Foulapit***, loc-engaged pers asst, UK del to Org for Econ Co-op and Dev, Paris; **Mrs J Fothergill**, serv to commty, Brit Virgin Iss; **D Friend**, serv to agri, Solomon Is; **Miss S Gould**, serv to *commty, Guyana*; **Mrs A M Greenwood**, for med serv to commty, Gambia.

J H Hayward, Mayor of St George's, Bermuda; **G Chung Ho**, ex butler, Brit High Comm's res, Canberra; ***Ho, Hau-Shiu***, accom offr, Br Trade Comm, HK; **N J Hobson**, vol serv to youth, Ascension Is; **A N Hodge**, dir Inf and Broad, Anguilla; **Hsu, Show-hoo**, asst dir educ, HK; **J M Jones**, acr dir of pub wks, Cayman Is; **Mrs B Kramers**, vol serv to Br commty in Flushing, Netherlands; **Mrs I A Kyinge**, vol welf serv to Br commty in US; **Maj C G Large**, R HK Reg (Vols); **Lee, Kin-mang**, vol serv to publ hlth educ in HK; **Mrs S Lo**, serv to HK Canc Fund; **Mrs R D Edmondston-Low**, serv to Br commty in Luxembourg.

Lai, Yau-lok, serv to met sci, HK; **G M McIntosh**, ch aircraft engr, govt flying serv, HK; **Rev K Meade**, welf serv to aged and homeless, Montserrat; **Mrs C Milton**, vol welf and char serv, Jamaica; **R C P Mitchell**, serv to Brit commty, Atlanta, US; **J F Morris**, dep sec for sec, HK; **A Ng, Wai-tak**, ch lib, HK; **Pang, Hok-tuen**, vice-chair, reg Coun, HK; **S O Peliza**, admin, Gib Gen and Cler Assoc; **S J Pink**, tech wks offr, Emb, Khartoum; **I Powell**, vol serv to Br commty, Malta; **W R Price**, vol serv to Br commty, Madrid; **E L Rees**, serv to Br commi ints, HK; **A W Samson**, ex pris govt, build surv, HK; **R M Saunders**, serv to Br commi ints and Brit commty in UAE; **J C Shaw**, former hon Br Con, Chiangmai, Thailand; **J M Smith**, vol serv to Br comm, Switzerland; **J Stenning**, serv to Br cult ints and commty in Peru; **Mrs M E Swan**, vol char serv in Bermuda; ***Mrs Yin-ping Tang Wai***, pers asst, HK gov.

C S M Vane-Tempest, vol serv to Br commty Finland; **Yin, Ka-ping**, char serv, HK; **Mrs P Shui-lai Tsui Cheung**, sen host man, HK gov serv flats; **Wan, Yin-sing**, publ serv, HK; **Mrs E G Kylance-Watson**, asst dir, Br Ccl, Oman; ***Mrs O Wong Chan, Kwun-wai***, sen pers sec, HK gov; **Yiu, Yan-sang**, dep comm for lab, HK; **Yu, Hon-ping**, asst dir, mun serv, HK.

THE ARMED FORCES

ROYAL NAVY

ORDER OF THE BATH

CB

R-Adl F B Goodson; R-Admi R C Lane-Nott.

ORDER OF THE BRITISH EMPIRE

KBE

Morgan, *Vice-Admiral Charles* Christopher.

CBE

Capt R de F Browne; Capt H W Rickard, ADC.

OBE

Cdr C P G Abbott; Cdr R M H Bawtree; Cdr J N Edgell; Cdr C A J Hill; Cdr M C Robb; Maj D J Stewart, RM; Cdr R Wilson.

MBE

CPO Air Engring Art (M) M A J Barnard; RM D C Barnett; Band Col Sgt V G J Davies, RM; Lt M E B Genevieve; CPO Phys Trnr T B Godfrey; Lt Cdr D E Hambrook; Lt Cdr W C Hannaford; Surg Lt Cdr P M Kemp; WO J F Kirk; Lt Cdr D M J Lewis; PO (radar) N A Magee; Capt D J Marino, RM; Lt Cdr (SCC) M L O'Connor, RNR; CPO Wren Quarters Admlnr S Palmer; Actg CPO Phys Tmr R M Penfold; CPO Stwd A Redden; *Lt Cdr D Reid*; Lt Cdr M E Robinson; WO D P Stokes; Lt Cdr K Todd; WO Cl 2 R M Ward, RM; Charge Ch Martne Engg Artr (ML) P S Wincott.

THE ARMY

ORDER OF THE BATH

GCB

Wilsey, General Sir John Finlay Willasey, ADC Gen, formerly of Devonshire and Dorset Regiment.

KCB

Smith, Lieutenant General Rupert Anthony, formerly of Parachute Regiment.

CB

Maj Gen A H Boyle, frmrly of R Signals; Maj Gen D L Burden, frmrly of RAOC; Maj Gen A de C L Leask, frmrly of SG.

ORDER OF THE BRITISH EMPIRE

CBE

Col T D Gregg, frmrly LD; Col C M Lake, frmrly RCT; Col C D Mackenzie-Beevor, frmrly QDG.

OBE

Lt Col R N Hine, RTR; Lt Col M D Ingram, RLC; Lt Col R D Lewis, AGC (ALS); Lt Col S F Sherry, RE; Lt Col J M Wyatt, RE.

MBE

Maj S J de M Absolon, RA; WO Cl 1 C R Aggett, RLC; Sgt S Armstrong, R Signals; Maj P A Astle, Cheshire.

Maj (Queen's Gurkha offr) Balasing Gurung, GTR; WO Cl 1 I P Baverstock, RLC; Sgt T A Birkenshaw, Qarane; WO Cl 1 W B Brodie, RLC; WO Cl 2 M P L Bulgin, R Irish; Maj S A Burley, RE.

Maj (now Lt Col) S Caraffi, RTR; Maj R C Card, RLC; Maj N P Carter, RGJ; Lt Col J A Charteris, RS; Maj J A S Clunn, RAMC; Sgt R Cooper, AGC (SPS); Maj J G H Corrigan, R *Gurkha Rifles*.

WO Cl 1 B Docherty, AGC (SPS); Capt S J Dunn, RAMC; Cpl S F Foster, RAMC; WO Cl 2 T A Griffiths, AGC (SPS); Lt (Actg Capt) D L Haynes, RA; Maj S P Hogge, QLR; Staff Sgt P L A G Humphrey, REME; Capt K M Jeffery, RE; Sgt (now Col Sgt) C R Jones, RWF.

Sgt Kamalbahadur Nepali, R Gurkha Rifles; Sgt J J F Kelly, IG; Lt (Actg Lt Col) H W O Kennon, CCF, TA; Capt C Kinghan, RA; TA; Maj J F Knopp, PWO; Cpl J Lamb, RLC; Maj (now Lt Col) M R Lanham, RLC; WO Cl 2 D J A Laraman, RAMC; Sgt (now Sl Sgt) S J Levick, AGC (PRO); WO Cl 2 G L Long, R Anglian; WO Cl 2 D G Longcake, RA; WO Cl 1 F Lynch, RRW.

Capt P D McCarten, RLC; Maj S C Macduff-Duncan, BW; Maj J K McKee, R Signals; Pte (now L/Cpl) M Maryan, AGC (SPS); Lt (now Capt) P H K May, RDG; L/Cpl D E Metcalf, RLC, TA; Maj W J Mooney, RLC, TA; Maj W M G Morris, RE; Maj T A F Mullarkey, RA; Cpl L K Noone, RLC; Maj S J Oxlade, R Glouc. Berks and Wilts; Maj Stephen Pickles, RE; WO Cl 2 (now WO Cl 1) J Pinkney, RA; Maj (now Lt Col) A C Pope, RE; Lt (Actg Capt) D B Pover, ACF, TA; Maj C T Stanton Prestwich, LD.

Maj R J Reid, RA; WO Cl 2 K Riley, Para; Maj B M Ritchie, Highlanders; Maj P T Roberts, TD, AGC (SPS), TA; Maj J W Rollins, R Anglian; WO Cl 1 J T Selkirk, R Signals; Cpl D Seymour, RE; WO Cl 1 K Taylor, RAMC; WO Cl 1 P K Tidey, PWRR; WO Cl 1 S Traynor, RLC; Maj F D Tucker, D and D, TA.

ROYAL AIR FORCE

ORDER OF THE BATH

GCB

Alcock, Air Chief Marshal Sir Michael.

CB

Air V-M T I Jenner; Air V-M P C Norriss, AFC.

ORDER OF THE BRITISH EMPIRE

CBE

A Cdre M P Crotty (ret); Gp Capt G D Simpson; G Capt B A Wright (ret).

OBE

W Cdr P A Barrett; W Cdr J E Bates, RAFVR (ret); W Cdr J D Bell; W Cdr R G Box; W Cdr M J Carlyle, RAF; W Cdr M G Dudgeon; W Cdr N J E Kurth; W Cdr (now Gp Capt) C R Loader; W Cdr M P Westwood.

MBE

Sqn Ldr M L Ashwell; Sgt N Bailey; Sgt (now ch techn) J G Brimley; Sqn Ldr P A Byram; Flt Sgt (now Master Aircrew) T L Cheese; WO A J Day; Ch Techn S Dodd; WO J Hamilton; Sqn Ldr R Hann; Flt Lt S S Hayes, RAustAF; Sqn Ldr M A Hollin; Ch Techn P J Jamison; Sqn Ldr R M Joy; Flt Sgt G D Lait; Flt Sgt R G Loew; SAC D Mackell; Sqn Ldr the Hon D P Murray; Sqn Ldr D G Parry; Sen Aircraftwmn S H Richford; Sqn Ldr J Rooke, RAFVR; WO A B Stewart; WO P H Stockdale; WO B W Sutherland; Sqn Ldr L G G Cartwright-Terry; Sqn Ldr S E Thomas; Sen Aircraftwmn D Walker; Sqn Ldr D Warneford; WO P Whyte; WO A T Williams; Sqn Ldr J G Williams; WO P Townshend Wood.

AUXILIARY SERVICES

ROYAL RED CROSS

Royal Navy

(ARRC)

WO Naval Nse A E Byrne, Qamns; Actg CPO Naval Nse E T Hayward, Qamns.

The Army

(RRC)

Col S B Davies, formerly Qaranc.

(ARRC)

Capt L S Adam, Qaranc.

Royal Air Force

(RRC)

W Cdr S Utley, PMRAFNS.

QUEEN'S POLICE MEDAL

J M Abbott, Asst Insp of Constab; D A Beattie, Asst Ch Const, Grampian; Sgt J S Brear, N Yorks; *A Brown*, Asst Ch Const, Northumbria; N K Burgess, Asst Ch Const (des), Gloucs; R Cairns, Det Supt, RUC; PC A Gray, Met Pol; P J Long, Det Supt, Hants; I C Mackinnon, Asst Ch Const, Strathclyde; A B McIntosh, nat co-ordtr of ports police; J R Meeke, Det Ch Supt, RUC; A D Miller, Det Ch Supt, Durham; B Moss, *Commander, Met Pol*; E Neville, Asst Ch Const (des), Northants; M O'Byrne, Asst Ch Const (des), Beds; D F O'Connor, Asst Ch Const (des), Kent; D J O'Doherty, Det Const, Gtr Manch; J H Ogg, Det Supt, Central; J Furnell, Cdr, Met Pol; N L Roberts, Det Sgt, Met Pol; C Sheppard, asst Ch Const (des), Norfolk; P J Viner, Ch Supt, *Thames Val*; L A Waters, *Ch Supt*, Cambs (St Offr to Insp of Constab).

(Hong Kong)

E J Lockeyear, Ch Supt; M V Walsh, Ch Supt; Wong Leung, Kam-shan, Ch Supt; Yip, Kwok-keung, Asst Commnr.

QUEEN'S FIRE SERVICE MEDAL

S Broadhurst, stn offr, Merseyside; C L Brum, ex sen div offr, London; W A Bushby, asst ch offr, Hants; D J Hutchings, div offr 1, Avon; D A Jerrom, asst ch offr, W Midlands; M Kitchen, ch fire offr, Surrey; J A Livesey, asst ch offr, Lancs; R V Marks, ex dep asst ch offr, London; M W Overall, asst ch offr, London; D E C Thacker, ch Fire Offr, Cleveland; A S Whitton, asst firemstr, Central; R Williamson, ch fire offr, Humberside.

(Hong Kong)

Tang, Siu, Ch Fire Offr, RHK Fire Serv.

COLONIAL POLICE AND FIRE SERVICE MEDAL

Anthony Au, Yiu-kwan, Sen Supt, HK Pol; J H Bruce, Sen Supt, HK Pol; Chan, Siu-fai, Stn Sgt, HK Pol; S G Chandler, Sen Supt, HK Pol; Chu, Chung-ming, Stn Sgt, HK Pol; Chu, Kut-chuen, Princ Fireman, HK Fire Serv; Chu, Yu-pang, Princ Fireman, HK Fire Serv; Chung, Kin-hong, Prin Fireman, HK Fire Serv; B J Gibbs, pol insp, Cayman Iss; Ho, Wing-huen, Stn Sgt, HK Pol; B S Hoggard, Sen Supt, HK Pol; D W Holloway, Sen Supt, HK Pol; Kan, Wai-hung, Stn Sgt, HK Pol; Anthony Ku, Kin-wa, Sen Supt, HK Pol; Lau, King, Stn Sgt, HK Pol; Lau, Wai-ming, Sen Supt, HK Pol; Lee, Kam-chung, Ch Supt (Aux), RHK Aux Pol; Leung, Chun-keung, Stn Sgt, HK Pol; Leung, Kwok-keung, Sen Sgt, HK Pol; Lo, Ping-chuen, Insp, HK Pol; H A Raznick, Supt, HK Pol; R I Tyzzer, Sen Supt, HK Pol; J Wong, Ka-sing, Supt, HK Pol; Yeung, Ying-wai, Sen Supt, HK Pol.

Dixons
The Link
SALE
NOW ON

TELEPHONES SAVE UP TO 50%

SAISHO 321 HALF PRICE £12.49 WAS £24.99 SALE

SAISHO 211 WAS £19.99	HALF PRICE	£9.99
GEEMARC FLORENCE WAS £17.99	SALE SAVE £4	£13.99
DIALATRON CALL TIMER WAS £19.99	SALE SAVE £5	£14.99
AUDIOLINE TEL45M WAS £29.99	SALE SAVE £10	£19.99

CORDLESS PHONES

SOUTH WESTERN BELL FF760 SAVE £5 £64.99 WAS £69.99 SALE

GEEMARC 400P WAS £49.99	SALE SAVE £5	£44.99
PANASONIC 3716 WAS £99.99	SALE SAVE £20	£79.99
SANYO CLT3 WAS £99.99	SALE SAVE £10	£89.99

ANSWERING MACHINES

AUDIOLINE 831 ANSWERING MACHINE SAVE £2 £27.99 WAS £29.99 SALE

BINATONE 220 ANSWERING MACHINE WAS £29.99	SAVE £5	£24.99
AUDIOLINE 860 WAS £34.99	SALE SAVE £5	£29.99
AUDIOLINE 885 WAS £59.99	SALE SAVE £20	£39.99
BT RESPONSE 120	DIGITAL	£69.99

ORGANISERS SAVE UP TO £20

PSION SERIES 3A 512K SAVE £20 £249.99 WAS £269.99 SALE

CASIO C300 MAGIBEAM WAS £29.99	SALE SAVE £5	£24.99
SHARP EL6360 DATABANK WAS £29.99	SALE SAVE £2	£27.99
PACKARD BELL DB 64 DELUXE WAS £49.99	SALE SAVE £10	£39.99
PACKARD BELL 128 TRANSLATOR WAS £59.99	SALE SAVE £10	£49.99
PACKARD BELL DB 128 ORGANISER WAS £69.99	SALE SAVE £5	£64.99
FRANKLIN DMQ 445 BOOKMAN DICTIONARY WAS £79.99	SALE SAVE £10	£69.99

ON-LINE SERVICES

COMPUSERVE MEMBERSHIP VALUE PACK HALF PRICE £14.99 WAS £29.99 SALE

HAYES 288 DESK TOP MODEM WAS £249.99	SALE SAVE £20	£229.99

FAX MACHINES

PHILIPS HFC4 SAVE £50 £199.99 WAS £249.99 SALE

SAMSUNG SF30 WAS £199.99	SALE SAVE £10	£189.99
SHARP UX70 WAS £279.99	SALE SAVE £30	£249.99
SAMSUNG SF800 WAS £329.99	SALE SAVE £30	£299.99

orange SAVE UP TO £20 PLUS FREE UNLIMITED CINEMA VISITS FOR A YEAR*
ORANGE NOKIA SAVE £20 WAS £149.99 £129.99
ORANGE MOTOROLA MR 20 SAVE £20 WAS £99.99 £79.99
ORANGE MOTOROLA MR1 INSTORE PRICE £99.99 HALF PRICE WITH CHEQUE BACK £49.99

Cellnet digital 30 MINUTES FREE CALLS EVERY MONTH FOR A YEAR† PLUS FREE CONNECTION
PANASONIC G400 DIGITAL MOBILE PHONE Instore price £99.99 VOUCHER PRICE HALF PRICE £49.99†
MOTOROLA 7500 £29.99†
NOKIA 2110 Instore price £149.99 VOUCHER PRICE SAVE £20 £129.99†
MOTOROLA 8200 Instore price £149.99 VOUCHER PRICE SAVE £20 £129.99†
FREE ACCESSORIES EXTENDED LIFE BATTERY CARRY CASE, CAR ADAPTOR

Cellnet 15 MINUTES FREE CALLS EVERY MONTH FOR A YEAR PLUS FREE CONNECTION*

SAVE UP TO 25% ON SELECTED MOBILE PHONE ACCESSORIES

SONY 333 MOBILE PHONE ■ Up to 95 minutes talktime/ 22 hours standby. £9.99*
MOTOROLA FLARE PREMIER £9.99* FREE EXTENDED LIFE BATTERY AND DESKTOP CHARGER
SANYO 351 MOBILE PHONE £4.99*
NEC P800 MOBILE PHONE £9.99*
NOKIA 232 MOBILE PHONE £49.99*
ERICSSON EH238 MOBILE PHONE £49.99*
FREE CONNECTION ON ALL CELLNET MOBILE PHONES

*When you connect to Occasional calls. Free calls are off peak. Excludes Freedom Tariff. †When you connect to a Cellnet Digital tariff. Free calls are off peak. *When you connect to Talk 60. Connection to mobile services are subject to status. Ask in store for details of offers.

PEACE OF MIND FROM THE LINK
■ Expert impartial advice.
■ The UK's only complete communications range.
■ Great value for money.
MOBILE PHONES
■ 14 day money back guarantee.
■ The network and tariff that's right for you.
■ Clear no catch contracts.
"GREAT ALL-ROUND SERVICE ...RECOMMENDED"
What Cellphone Magazine December '95

The Link The Communications Specialist
FREE CATALOGUE NOW IN STORE

Dixons
The Link
The Communications Specialist.
NEW 48 PAGE CATALOGUE NOW IN STORE OR FREEPHONE 0500 222 666 FOR YOUR FREE COPY.

هكذا من الاصل

Baby boom ahead as French wake up from three weeks of powercut romance

What did you do during the great strike, papa?



*The public chaos of France's general strike unleashed a frenzy of private passion, **Kate Muir** reports from Paris*

THE dark days of France's three-week general strike have produced at least one happy outcome: the rousing comeback of *l'amour en pantoufles* (love in bedroom slippers).

Trapped in their homes by powercuts and transport failures, the French people did what all patriotic nations do when embattled — they went into production overdrive. Anthropologists predict a baby boom in August and September next year, as does my local pharmacist on the Rue du Bac who says that she has had a sudden run on home pregnancy tests this week.

The strike may have been inconvenient, but it has produced a rash of new relationships, and new terms to describe them. There is *l'amour de l'auto-stop* for those who found love while hitchhiking with strangers every morning, and much discussion in Paris offices of possible "strike cuckoos". This refers to children fathered by colleagues rather than husbands when whole workforces stayed in hotels.

Some workers with impossible journeys spent up to 20 nights in city centre hotels, which offered cut-price rooms to Parisians to top up the failing tourist trade, which was down by 44 per cent. For many, the offer was passionately embraced.

Everywhere, strike privation brought with it a certain decadence. Fur coats were pulled out of mothballs and worn with a confident swing on the long, cold march to work. People treated themselves to cakes and pastries, to keep going in the snow, and in cafés every morning neatly dressed women sustained themselves with coffee and a nip of brandy.

> "City centre hotels offered cut-price rooms to Parisians. For many, the offer was passionately embraced"

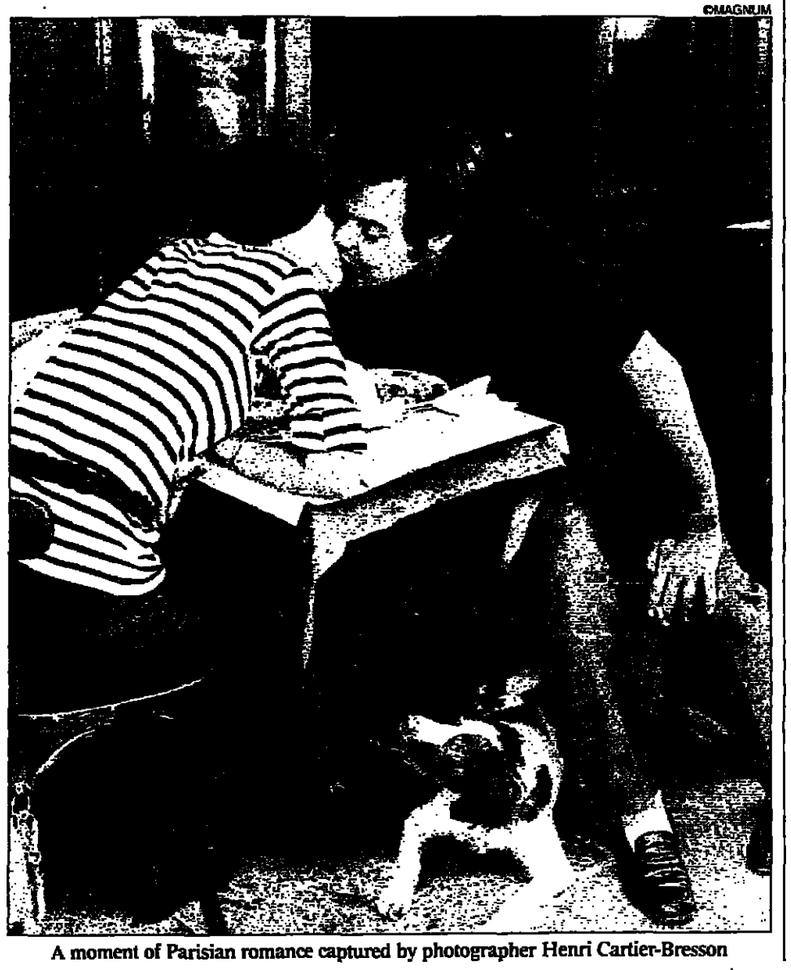
Now, many confess they miss the strike. "The camaraderie, the jokes, the fact that strangers talked, or at least grumbled, to you," one Paris advertising manager said. "I miss the walk through the Tuileries gardens all covered in frost, with the view of the Eiffel Tower," another said. "And the strike meant no stress or deadlines. If you got in two hours late, people were pleased you had made it at all. Time meant nothing."

Of course the economic fallout from the strike is horrendous, and an estimated 25,000 shops and businesses may go into liquidation with the loss of receipts for December, usually the best month of the year. That said, many Parisians have made a great saving by not sending Christmas cards or presents, thanks to the postal strike, and are going wild in the winter sales, if the frenzy of the Galeries Lafayette yesterday was anything to go by.

"Fabulously rich?" asks the shop's advertisement in the Metro, showing two women in fake fur and white sunglasses. "No, fabulously on sale"

Those planning to cross the Channel should bear in mind that French manners during these great sales are appalling. I was left with one of a pair of Patrick Cox loafers, while some kind of supermodel ran off with the other one screaming that it was hers. In communal changing rooms, it is *de rigeur* to snatch clothes from other people's pegs. No wonder the nation has performed so resourcefully under siege these past few weeks.

Fortunately for some, the strike may make a comeback at the end of January. As *Le Point* magazine noted: "The social movement which extinguished itself for the Christmas holidays continues to smoulder beneath the ashes."



©MAGNUM

A moment of Parisian romance captured by photographer Henri Cartier-Bresson

Ex-leader collapses after fast in Seoul

FROM AFP
IN SEOUL

CHUN DOO HWAN, the jailed former South Korean President, was given oxygen and fed intravenously yesterday after losing consciousness on the twenty-seventh day of a hunger strike, hospital authorities said.

He wept as he regained consciousness because he had wanted to continue the fast until tomorrow, the end of the year, doctors said.

"Mr Chun fell into a serious condition as a result of severe dehydration," a senior doctor at the Police Hospital Seoul said on national television. "He'll be fed with thin rice gruel in two to three days." Mr Chun seemed to have no intention of resuming his fast.

The former leader, who will be 65 next month, was jailed on December 3 for mutiny linked to a 1979 military coup that led to the massacre of more than 200 pro-democracy protesters in the southwestern city of Kwangju.

Since then, he has refused solid food or intravenous feeding in what he called a hunger strike to protest his innocence, drinking in turn barley tea, water enriched with nutrients and salty fermented cabbage water.

Hollywood challenges pirates

FROM GILES WHITTELL IN LOS ANGELES

TO RILE a studio with a grumpy preview of its latest film is par for the course among Hollywood watchers. But to receive, as a result, a dawn raid from the serious crimes unit of the Los Angeles District Attorney's office is alarming.

Special Agent Mike Stevens and his sidekick arrived on my doorstep at 7.30am. Tanned, muscular and cologned, they were models of genteel plainclothes intimidation — and they were after an illicit tape of *Goldeneye*.

The visit was triggered by an unfavourable preview in *The Times* last month about the new Bond film. The investigation reflects the panic with which Hollywood and American law enforcement regards video piracy, a multi-million dollar industry that cuts into studio profits and, officials say, helps to fund terrorist groups.

"People don't realise that when they buy a bootleg tape they're stealing from the actors and the studio and they're supporting organised crime," the Motion Picture Association of America said.

The Walt Disney Company is particularly vulnerable to video pirates who frequently make illegal copies of children's favourites on old tapes that still contain sequences of hardcore pornography. Legal sales of Disney videos run into the tens of millions, earning it $200 million (£130 million) in profits this year. But in Asia it estimates that 80 per cent of video sales of *The Lion King* were of illegal tapes.

In Britain, the clandestine trade conducted from car boot sales is worth about £250 million a year and is thought to have channelled £2.5 million a year to terrorists in Northern Ireland.

So serious is the scourge, that the association has an entire department dedicated to clamping down on video piracy. Hence my visit from Mr Stevens. Ten days earlier, he had left his card outside my door with a note, "Please call". The association was in the meantime conducting its investigation into the origin of the counterfeit *Goldeneye*.

The film's British distributor, United Pictures International, telephoned in high dudgeon. MGM/United Artists, which funded the film, made an indignant telephone call from its Los Angeles headquarters. All the aggrieved parties were worried about video piracy, they said. In my case, they need not have worried.

MGM also appears to have been upset by *The Times*'s negative sneak preview. The studio is fighting for its future after a series of expensive flops. *Goldeneye* was seen by the studio's chief backer, the French bank Credit Lyonnais, as a make-or-break release. When it confounded the critics by becoming the most profitable Bond film ever, Mr Stevens's investigation mysteriously ended.

AN EXTRA SPECIAL £199 TO FLORIDA FOR CHILDREN THIS SUMMER.

Right now you can book your child on a holiday to Florida for only £199* anytime throughout the summer season (including school holidays). There are also many reduced prices for second children and adult prices start from only £349*. Choose from single centre, two centre, drive and stay, cruises and flydrives. EXTRA SPECIAL features to Florida include Pre-bookable Duty Free and Pre-bookable Flight Seats.

FLIGHTS FROM 10 U.K. AIRPORTS

PICK UP AN AIRTOURS FLORIDA BROCHURE FROM YOUR LOCAL TRAVEL AGENT OR CALL

01235 824428

Please quote ref: FL129



Airtours

Going further to make you happy.

PRE-BOOKABLE FLIGHT SEATS

FOR FULL DETAILS ON THE NEW RANGE OF EXTRA SPECIAL FEATURES SEE AIRTOURS SUMMER '96 BROCHURES.

Airtours Holidays Ltd. acting as agents for Airtours plc. ATOL 1179. ABTA V6896. Subject to availability. Insurance extra.
*£349 price based on 14 nights fly drive departing from Gatwick on 1st May 1996. Reduced prices for children based on sharing with 2 full fare paying passengers and are subject to availability. Pre-bookable services are only available on Airtours International Flights.

The Original

Blue Cross

NEW YEAR TWO DAY SALE

Sunday 31st Dec* and Monday 1st Jan

A FURTHER 20% OFF selected sale prices

Womenswear, Childrenswear, Accessories, Menswear and Home

THE DIFFERENCE IS DEBENHAMS

* Please check for local Sunday openings. In Scotland the event will run on 31st December and 2nd January. Prices return to normal sale prices on Tuesday 2nd January 1996 (Scotland Wednesday 3rd January)

DEBENHAMS

MOST OFFERS AVAILABLE IN ALL DEBENHAMS DEPARTMENT STORES INCLUDING BROWNS OF CHESTER. STOCK SUBJECT TO AVAILABILITY.

Australia fearful of crocodile explosion

FROM ROGER MAYNARD IN SYDNEY

CROCODILE trapping is arguably the most dangerous job in Australia but Nick Robinson, one of the Northern Territory's few licensed practitioners, rejects the trade's hazards with the same dismissive tone he reserves for his celluloid counterpart.

"Crocodile Dundee? It's a bit romanticised really," he laughs as he harpoons his next 7ft "saltie", tying its jaws and lifting it barehanded into his boat. Mr Robinson annually traps 200 of these reptiles in Darwin harbour, where he is contracted to keep down the growing population of saltwater crocodiles.

He is on call 365 days a year to deal with the problem. Nobody knows the exact number of crocodiles inhabiting the Top End of Australia. Since they became a protected species in the early 1970s, the population has soared.

Estimates put the current figure in the Northern Territory at nearly 70,000. Add the unknown number of salties in Queensland and Western Australia, and the less threatening freshwater variety, and the total could be more than 150,000.

The growing population is certainly cause for fear; nearly 20 people have been killed by crocodiles since 1971 and many more have been injured. The number of narrow escapes is also increasing, giving rise to demands for the culling of this once endangered species.

Hottentots demand the return of their Venus

FROM BEN MACINTYRE IN PARIS

DESCENDANTS of South Africa's indigenous Hottentots have demanded that a Paris museum return the physical remains of the "Hottentot Venus", an African woman displayed as a circus freak to prurient European audiences at the beginning of the last century.

The story of Saârtje Baartman is one of the darkest and least remembered chapters of European imperialism.

In 1810 Baartman, a member of the Khoi-Khoi people known as Hottentots by Dutch settlers in imitation of their clicking language, was taken first to Britain and then to Paris, where she was paraded before fascinated crowds drawn less by anthropological curiosity than by the sight of her prominent buttocks.

After taking to drink and prostitution, Baartman died in 1815 in Paris, where her pickled organs are now stored at the Musée de l'Homme [The Museum of Mankind] along with a plaster cast of her cadaver.

The Griqua National Conference of South Africa, representing the ethnic descendants of the Khoi-Khoi, insists that Baartman's tragic history is stark historical evidence of the group's exploitation, and has demanded that her remains be returned for burial in the land of her birth.

"The only way to counter the marginalisation is by taking on the issue of Saartje Baartman and ending any dehumanising portrayal of aboriginal people," a spokesman for the group said.

Anthropologists argue that Baartman's remains and similar human "exhibits" are important reminders of Europe's complex racist history that should continue to be stored in museums, not to titillate ignorant audiences but as proof of man's inhumanity to man.

Baartman was persuaded to leave Cape Town by a ship's doctor, who told her that in Europe she would make her fortune — and, no doubt, his. Scientists at the time assumed Hottentots were the missing link between advanced (or white European) human beings and apes. After her death, Baartman was dissected by Napoleon's surgeon-general. She also attained a form of immortality in the comic opera, *The Hottentot Venus*.

In 1810, when slavery was a subject of fierce debate, there were some who were revolted by Baartman's performance. "The Hottentot was produced like a wild beast, and ordered to move backwards and forwards and come out and go into her cage, more like a bear on a chain than a human being," according to one scandalised contemporary report.

One of the more disturbing aspects of Baartman's fate is that she was apparently a willing participant in her own degradation. She received half the profits from her public displays and testified in court that she had performed of her own free will.

"She had to earn some money," Kate Cloete, the Griqua conference secretary, insisted. "She was a human being, not an animal." The Museum of Mankind, however, is unlikely to agree to return Baartman's remains and plaster cast, for fear of unleashing a flood of similar demands.

Last year a museum in Barcelona refused to relinquish the body of a 19th-century warrior from Botswana, but in America many museums have begun returning thousands of human remains to Indian tribal groups.



Saartje Baartman, "the Hottentot Venus", who agreed to be shown as a circus freak

Tough tactics of weak leaders fuel tensions in China

FROM JAMES PRINGLE IN PEKING

AN UNSETTLED atmosphere reigns in Peking as China prepares to enter a new year that can bring only further uncertainty.

It is unclear whether the tensions are to do with an approaching leadership transition — there are new whispers about the allegedly deteriorating health of Deng Xiaoping, 91, the paramount leader. They may have been caused by the push for greater influence by nationalistic military chiefs, or by a resurgence of Left-leaning neo-Maoist groups alarmed by corruption and the "pollution" of Western influences, such as Christmas celebrations.

"The Chinese leaders seem to see themselves surrounded by enemies and there is a growing sense of paranoia," one diplomat said yesterday. "The most likely assumption is that it is to do with the transition and they may be looking out for threats, both external and internal."

Observers agree that opponents of President Jiang Zemin and Li Peng, the Prime Minister, will not be allowed to become a focus of dissent. No opposition to the power holders will be permitted. The recent sentencing to 14 years in jail of Wei Jingsheng, a leading democracy activist; an armed intimidation campaign against a perceived pro-independence movement in Taiwan; fierce new attacks against Chris Patten, the Governor of Hong Kong; and the anointing of a rival Panchen lama to counter the influence of the exiled Dalai Lama in Tibet, are all seen as symptoms of the present hard line.

Foreign critics such as the United States have been condemned as 'ill-intentioned' for allegedly infringing upon China's sovereignty. Nor do prospects look much better for next year, when more naval exercises, and perhaps even the seizure of a small island, are anticipated before Taiwan holds its presidential elections in March. These are likely to result in victory for President Lee Teng-hui. The White House decision to invite him to the United States earlier this year further exacerbated Peking's already difficult relationship with Washington.

There are also likely to be further anxieties in Hong Kong during the run-up to Chinese rule in 1997, with harsh criticisms of the colony's Democrats.

"The problem is that this is a weak collective leadership with a marked sense of insecurity," said one envoy. "There is not really one strong figure in the Chinese leadership — no Mao, or Deng, or Chou En-lai as in the past.

"So each of the current leaders must show how tough he is, and moderates have been marginalised."

China is ostensibly run by Mr Jiang, but the name of Mr Li, widely regarded as responsible for the violent supression of the Tiananmen pro-democracy protests in 1989, is given almost equal billing and diplomats believe he may have control in some areas.

"There's a lot of current concern at the top," said one diplomat. "They look around and see South Korea's former military bosses behind bars and they suddenly understand that things are not immutable — they fear the transition here could lead to a reversal of the verdicts on Tiananmen Square, leaving top party leaders vunerable. After all, it's happened so often in China before."

Rifkind to discuss Hong Kong

BY MICHAEL BINYON, DIPLOMATIC EDITOR

MALCOLM RIFKIND sets off next week for his first visit as Foreign Secretary to Hong Kong and Peking, where he will discuss with Chris Patten, the Hong Kong Governor, and Chinese leaders the fraught arrangements for the transfer of Hong Kong to Chinese sovereignty in 1997.

Mr Rifkind hopes to build on the modest breakthrough achieved in talks in October with Qian Qichen, the Chinese Foreign Minister, in London. These led to agreement on greater contact between Chinese and Hong Kong civil servants, a promise to tackle differences over the colony's new container terminal and the setting up of a committee to oversee the handover in 1997.

However, China's hostile stance to Mr Patten and the threat to exclude him from the handover ceremony may lead to strained talks, and a further sour note may be introduced by Mr Rifkind's raising of human rights issues.

In Hong Kong he will also hear criticism of Britain's proposals for limited immigration from the colony and the dispute over the issue of passports. Hong Kong Chinese critics in the Legislative Council have savaged British proposals and will not mince words with Mr Rifkind.

On his way to Hong Kong, he will spend three days in Armenia, Azerbaijan and Uzbekistan and pay the first visit by a Foreign Secretary to Britain's new embassies.



Rifkind: plans to raise human rights issues

NOW ON AT YOUR LOCAL SHOWROOM

LONDON
BARKINGSIDE 0181 551 6582
BROMLEY 0181 466 6519
CHINGFORD 0181 559 5587
CHISWICK 0181 987 9279
CLAPHAM 0171 223 6415
EALING 0181 8100481
FINCHLEY 0181 349 1698
GOLDERS GREEN 0181 731 7491
KINGSTON 0181 974 2921
LEWISHAM 0181 318 9349
LONDON (W1) 0171 935 1470
LONDON (WC1) 0171 404 8579
LONDON (NW8) 0171 483 0396
MUSWELL HILL 0181 883 1755
PALMERS GREEN 0181 882 9789
RICHMOND 0181 332 1227
SURBITON 0181 390 1151
SUTTON 0181 641 9771
TWICKENHAM 0181 744 0276
WELLING 0181 298 7781
WIMBLEDON 0181 947 1502
WOOD GREEN 0181 365 0171
SOUTH EAST
ASHFORD 01233 664015
AYLESBURY 01296 397391
BANSTEAD 01737 370067
BARNET 0181 449 9737
BASILDON 01268 272682
BEDFORD 01234 326647
BRACKNELL 01344 481144
BRENTWOOD 01277 226052
CAMBERLEY 01276 675064
CANTERBURY 01227 784166
CHATHAM 01634 829014
CRAWLEY 01293 551580
CROYDON 0181 688 7785
DORKING 01306 877670
ENFIELD 0181 366 6495
EPPING 01992 561751
EPSOM 01372 741479
GUILDFORD 01483 440896
HARROW 0181 861 9096
HEMEL HEMPSTEAD 01442 64148
HIGH WYCOMBE 01494 463690
HITCHIN 01462 457100
HORSHAM 01403 276085
ILFORD 0181 514 7597
LEATHERHEAD 01372 360463
LOUGHTON 0181 508 0806 (NEW)
LUTON 01582 481479
MAIDENHEAD 01628 778176
MAIDSTONE 01622 671157
ORPINGTON 01689 835634
PURLEY 0181 763 1143
READING 01734 594721
REDHILL 01737 779560
REIGATE 01737 225598
ROMFORD 01708 744250
RUISLIP 01895 632301
ST ALBANS 01727 858170
SEVENOAKS 01732 741515
SLOUGH 01753 571981
STAINES 01784 460791
STEVENAGE 01438 311766
THURROCK 01708 864839
TUNBRIDGE WELLS 01892 537011
WALTON-ON-THAMES 01932 228383
WATFORD 01923 224411
WEYBRIDGE 01932 854428
WINDSOR 01753 620964
WOKING 01483 740518
WOKINGHAM 01734 791161
EAST ANGLIA
CAMBRIDGE 01223 420092
CHELMSFORD 01245 353705
COLCHESTER 01206 564563
IPSWICH 01473 214586
NORWICH 01603 620216
PETERBOROUGH 01733 558641
SOUTH
BASINGSTOKE 01256 841772
BOURNEMOUTH 01202 540854
FAREHAM 01329 826617
PORTSMOUTH 01705 829751
SOUTHAMPTON 01703 631377
WORTHING 01903 217680
THE MIDLANDS
BANBURY 01295 269120
BROMSGROVE 01527 577741 (NEW)
BURTON-ON-TRENT 01283 519753
COVENTRY 01203 258896 (NEW)
DERBY 01332 815596
DUDLEY 01384 74175 (NEW)
HEREFORD 01432 340094
KIDDERMINSTER 01562 825347 (NEW)
LEAMINGTON SPA 01926 425218
LEICESTER 0116 255 5648 (NEW)
LICHFIELD 01543 417511 (NEW)
MKT. HARBOROUGH 01858 468064 (NEW)
NR. NUNEATON 01827 718640 (NEW)
MILTON KEYNES 01908 311894
NORTHAMPTON 01604 36764
NUNEATON 01203 383419 (NEW)
OXFORD 01865 774610
SHREWSBURY 01743 236590
SOLIHULL 0121 711 7384
STAFFORD 01785 250258 (NEW)
WALES & THE S. WEST
BATH 01225 464181
BRIDGWATER 01278 446211
BRISTOL 0117 935 2474
CHELTENHAM 01242 236020
EXETER 01392 427479
GLOUCESTER 01452 381681 (NEW)
SWINDON 01793 490808 (NEW)
CALL FOR SHOWROOMS IN THE NORTH
SHOWROOMS OPEN 7 DAYS A WEEK
MON–FRI 10 00am–5 30pm
SAT 9 00am–5 30pm SUN 10 00am–4 00pm

Moben Showrooms OPEN NEW YEAR'S DAY

MOBEN plus NEFF

OVER 50% OFF



EVERY SALE KITCHEN
INSTALLED FREE
Including all joinery, electrics, plumbing, fitting of worktops and appliances


VERSAILLES ~ £2833 FITTED FREE


BALMORAL ~ £2684 FITTED FREE

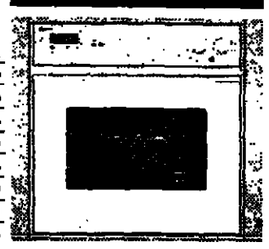


NEFF
LESS THAN HALF PRICE AND INSTALLED† FREE

ITEM		WAS RRP	SALE	SAVE
Siemens	Coffee Machine TE 300 23B	£175	£25	£50
Neff	Gas Hob T2066-22	£160	£42	£50
Neff	Int Built-in Fridge†† K235 10	£192	£150	£5
Whirlpool	Built-in Oven/Grill AKP 470	£169	£125	£0
Whirlpool	Electric Hob AKM 476	£179	£45	£30
Neff	Int Built under Fridge†† T72 - 11m	£188	£89	£50
Whirlpool	Dishwasher†† ADG 470	£189	£189	£74
Neff	Electric Hob T1042-22	£167	£42	£41


5121-151 12 Place Dishwasher MAN REC PRICE £550 £175

NEFF T031SP Circotherm Oven & Grill MAN REC PRICE £446 £129



NOTE: You may pick here only one of each of the above detailed types of appliance when you purchase a fitted kitchen at a price of £2000 or more, ie: only 1 oven, 1 hob, 1 fridge etc, regardless of manufacturer or model. Integrated doors available where required at extra cost.

IF YOU CAN'T VISIT A MOBEN SHOWROOM CALL THE SALE HOTLINE FREE

0800 616747

Please contact me to arrange a free kitchen survey ☐
Please send me your free colour brochure ☐

Name

Address

TT/S/30/12

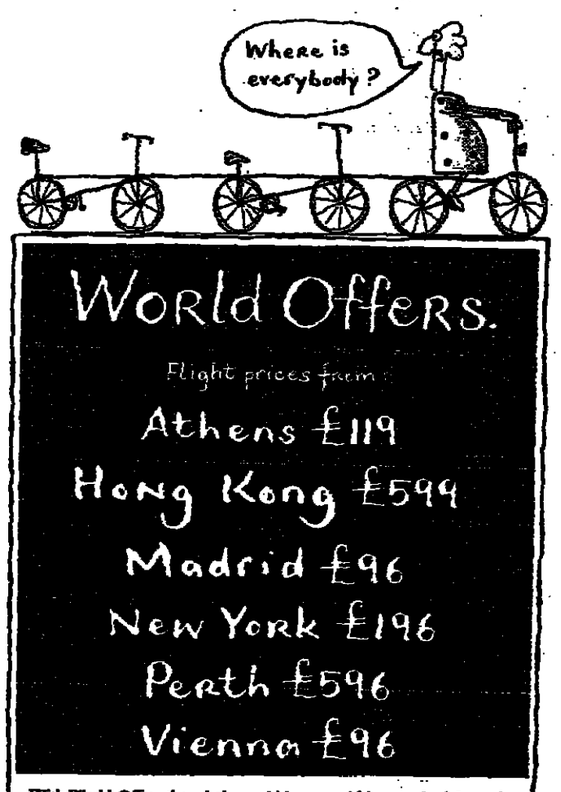
Telephone Postcode

Post to Moben Kitchens, Freepost 650, London, W1E 2DB.

THE COMPLETE MOBEN KITCHEN SERVICE

† less than half price refers to prices last stated in 11/94 and excludes sale of carcass, worktops, appliances, sinks & taps. Price examples above exclude unique arrangements, sliders, glass carcass, larder, sinks & taps. The suitable example, Other appliances not to be taken into account when calculating £2000 or more for fitted kitchen. All offers end 31/1/96 and apply to all purchases made between 1/11/95 and 31/1/96. Offers may not be linked to other offers, bread bakers or freezers. Free fitting of appliances includes delivery, installation, all electrical, all pipework, plumbing, all first fix & second fix, worktop edges and trimming. You may only have one type of oven, hob, fridge, sink/taps and cooker hood when you buy Moben fitted kitchens at £2000 or more. Not when offers apply. Free fitting excludes fitting customers own appliances where not supplied.

Where is everybody?



With World Offers the whole world is now within everybody's reach, so for these and many other amazing offers, call us anytime on:

0345 222111

All fares listed are return from London, may be subject to limited availability, travel periods and must be booked by 17th January 1996. Passenger taxes apply. The Perth fare is valid only on selected British Airways and/or Qantas flights. For details and conditions see ITV Teletext page 380, your travel agent or British Airways Travel Shop.

WORLD OFFERS
BRITISH AIRWAYS
The world's favourite airline

Fifty years on, a generation of free love and revolution recasts itself as a nation of born-again squares

Baby boomers come of age



Cher: determined to keep her youth

FROM IAN BRODIE IN WASHINGTON

AMERICA'S original baby boomers will start to turn 50 on New Year's Day. For many, it is a milestone to be greeted with a mixture of anxiety about ageing and a determination to remain healthier and more vigorous than their forebears.

Inevitably, though, the generation of tune-in, turn-on and drop-out is becoming more conservative with the years. Famous boomers who will hit the Big Five-O in 1996 include Cher, Linda Ronstadt, Sylvester Stallone, Liza Minnelli, Dolly Parton, Candice Bergen, and the First Baby Boomer himself, Bill Clinton.

The baby boom began in 1946 with the return home of forces demobilised after the Second World War. Birth rates soared and remained high until 1964. By then, there were 78 million American baby boomers, the biggest single generation before or since. Their name was coined from an article in *Fortune Magazine* 50 years ago which declared, with great prescience: "The Great American Boom is on, and the spectacle is so vast and confusing it is hard to understand."



Dolly Parton, left, and Linda Ronstadt. The Sixties and Seventies brought both singers fame and fortune

The reverberations have been puzzling demographers and historians. The defining event for boomers was Vietnam, which separated them from parents and the previous generation who had fought against Germany and Japan, and in Korea.

The generation gap was memorably encapsulated at the 1968 Democratic convention in Chicago where, for the first time, American parents watched as rioting police turned on their kids for marching against the war. In 1970, four middle-class students were shot dead by National Guardsmen at Kent State University in Ohio.

To hear many of today's greying boomers tell it, life in the Sixties was to indulge in endless free love, drugs and revolution. Polls do not bear them out: only 42 per cent of boomers smoked marijuana, 27 per cent dressed like hippies, 16 per cent marched in anti-war civil rights protests, 10 per cent took up Yoga, meditation, or an Eastern religion and a mere 5 per cent tried out communal living. In short, there were more squares among the boomers than most of them might care to admit.

A prototypical square, Dan Quayle, the former Vice-President who was born in 1947, believes that although the drugs, sex, and protest have been exaggerated, they still played a central role in the culture of his youth. "Most of us now realise that the Me Generation's focus on individual fulfilment, rather than on the interests of families and communities, has had had a negative effect on modern society," he said. The generation that ran naked at Woodstock is cracking down against porn on the Internet. Political correctness has replaced radicalism, and conservative religious groups have prevailed over flag-burners.

Christopher Hitchens, writing in *Vanity Fair* magazine, complains that the boomers have produced no great paintings, plays or novels which will survive to tell their story. This view ignores those who have triumphed in other fields, among them Bill Gates, of Microsoft, born 1955, the films of Steven Spielberg, born 1947, and maybe the pop music of the Sixties.

Boomers have overrun schools, universities and the workplace. Now there are warnings that Medicare and Medicaid, the government health services for the elderly, disabled, and poor, will go broke as boomers start reaching 65.

The boomers may yet have one more surprise in store. While they become leaders of business and politics over the next 20 years, many others may be drawn to the joys of voluntary simplicity. The ranks of these so-called downshifters, people who want to work less and earn less, are growing. Just as beads and long hair symbolised the youthful boomers, so their future might be epitomised by the woman who paid off all her debts, dumped her handbag, and now carries but one credit card.



Sylvester Stallone, top, Bill Clinton and Liza Minnelli. All will hit the big Five-O in 1996

Asian traders seek their fortune in repentant Uganda

BY TUNKU VARADARAJAN

YOWERI MUSEVENI, the country's undisputed leader, is the icon of the new Uganda, and no one displays his standard-issue portrait with greater prominence than the recently returned Asian businessmen.

Expelled in 1972 by Idi Amin, the Shahs and Patels who once ran the Ugandan economy are coming back. Under the benign gaze of Mr Museveni, their patron saint, they have now won back some of the confidence and prosperity they once enjoyed. Responding pragmatically to pressure from the International Monetary Fund, the Ugandan President has sought to woo Asian capital and skills.

His success is apparent. A number of large shops on Kampala Road — the Ugandan capital's equivalent to Oxford Street — have now reverted to Asian ownership. There are shoe shops, stationers, restaurants, electrical stores, supermarkets and pharmacies.

These establishments, confiscated in 1972, languished for years in the hands of the *mafutamingi*, the Luganda word commonly employed to describe the freeloaders allied to Amin who benefited from the forcible "Africanisation" of the economy.

The *mafutamingi* ran stocks bare, raised prices and conspired in the ruin of black Africa's soundest economy. Amin's expulsion of the Asians, not initially unpopular, came gradually to be seen by Ugandans as a mistake of disastrous proportions.

The return of the Patels, however, has not met with universal approval. "The Ugandans still do not trust us fully," said a pharmacist in the city centre. "We loved this country when we were here last, but our mistake was that we did not let the Africans know that." Alive to the political importance of an "African" shopfront, he now employs a Ugandan compounder, watchman and cashier.

Large Asian business houses have returned to Uganda as well, the most prominent being the Madhvani group. Based in Jinja, the group returned shortly after Mr Museveni wrested power. Already, just nine years after its re-establishment, it contributes 10 per cent of the country's tax revenue, 10-12 per cent of the gross national product, and employs 11,500 people.

£2 OFF BOAT SHOW —TICKETS—

NORMAL FULL ADULT PRICE £8.50

SAVES QUEUING

BRING THE KIDS – 2 GO FREE WITH EACH ADULT

CALL THE HOTLINE NOW ON 01733 890187

HURRY! 30TH DEC LAST DAY FOR ADVANCED BOOKING

LONDON INTERNATIONAL BOAT SHOW '96

EARLS COURT JANUARY 5-14

London International Boat Show, 9 Flag Business Exchange, Peterborough PE1 5TX. Phone 01733 890187 Fax 01733 344977.

To order, complete and send in the coupon by post or Fax the above number, or call 01733 890187 (lines open 24 hours a day) and quote the reference number. Please allow 5 working days for delivery.

Name .....

Address .....

Post Code ..... Tel .....

Please send me ..... Tickets ..... @ £6.50 each £.....

..... Group Tickets (minimum 10) @ £5.50 each £.....

Reference Number B27 Handling Fee 50p

Total £.....

I enclose my cheque for £..... payable to National Boat Shows Ltd or charge my credit/debit card Access/Mastercard/Visa/Switch

No:

Expiry Date .....

Signature ..... Date of Birth .....

THE WORLD'S GREATEST SALE

OPEN NEW YEARS DAY

PHONE 0990 329 329 FOR ADDRESS INFORMATION AND OPENING HOURS.

FREE CAR PARKING ALL STORES. FREE DELIVERY UK MAINLAND.

LONDON

Central London (No car park) 156 Tottenham Court Road W1

N. London Staples Corner NW2

NW. London North Circular Road NW10 (800 yds Hanger Lane Gyratory System)

SE. London Clifton's Roundabout, South Circular Road SE9

SW. London Morden Road, South Wimbledon SW19

Croydon 508 Purley Way, five Ways, (Adj. Texas)

Enfield Great Cambridge Road, (A10) adj. Sifteway, entrance on Southbury Road

Hemel Hempstead Apsley Mills Retail Park, London Road, (Old A41)

Ilford 643 Eastern Avenue

Romford Arterial Road, Gallows Corner

West Thurrock Lakeside Retail Park

SOUTH EAST

Guildford 274 High Street, (Nr. Civic Hall).

Ipswich Rainelagh Road

Reading London Road, (Nr. Royal Berks Hospital)

SOUTH

Southampton Shirley Retail Park, 231-239 Winchester Road

SOUTH WEST & WALES

Bristol Cribbs Causeway, (Junct. 17, M5)

Cardiff City Link, Newport Road

Swansea Valley Way, Llansamlet

'SOPHIA' 3-SEAT SOFA + 2-SEAT SOFA WAS £1150 £995

3-SEAT SOFA + 2 ARMCHAIRS WAS £1295. NOW £1195

Delamere 3-seat sofa + 2 armchairs £2095 £1295

Victoria 3-seat sofa + 2 armchairs £1795 £1495

Dunmore 3-seat sofa + 2 armchairs £2795 £2295

Jupiter 3-seat sofa + 2 armchairs £1495 £1195

MIDLANDS

Birmingham Edgbaston Shopping Centre, Hagley Road

Leicester Grove Farm Triangle, (Nr. Sainsbury's, Opp. Abbey Park)

Northampton Bridge Street

Nottingham Huntingdon Street

Wolverhampton Stafford Street

YORKSHIRE

Leeds Arndale Centre, Whitehall Road

Rotherham Retail World, Parkgate

NORTH EAST

Gateshead Retail World, Team Valley

NORTH WEST

Chester The Greyhound Park, Sealand Road

Liverpool 458 Edge Lane, (1 mi. from M62).

Manchester 98 Cheetham Hill Road

SCOTLAND

Glasgow Great Western Retail Park, Great Western Road

20 MONTHS INTEREST FREE CREDIT* ONLY 10% DEPOSIT

EXAMPLE: SALE PRICE £1000. DEPOSIT: £100. BALANCE: £900. 20 MONTHLY PAYMENTS OF £45. TOTAL CREDIT PRICE £1000. APR. 0%.

*On purchases of £995 and over, subject to status. Written details on request

'Sophia' - two top quality leather sofas for under £1000! Just one of a storeful of offers in the World of Leather Winter Sale. In fact, every one of our 100 styles is reduced. What's more, our sale prices are genuine savings, because World of Leather prices represent the best leather value all year round. Cash-backs, trade-ins and gimmicks are not our style. You might find longer credit or apparently bigger savings elsewhere, but don't be fooled - look at the prices.

World of Leather means real value, always. And during the Winter Sale, hundreds of real savings too.

WORLD OF LEATHER

Nevada anti-tax bomb echoes Oklahoma blast

FROM IAN BRODIE IN WASHINGTON

A BOMB that two disgruntled American taxpayers are accused of trying to detonate outside a tax collector's building in Nevada was made from the same ingredients as the Oklahoma City bomb, investigators said yesterday.

Joseph Bailie, 40, and Ellis Hurst, 52, were remanded in custody by a federal magistrate in Reno. They could face up to 50 years in prison if convicted of the attempted destruction of a government building and the use of a destructive device.

The men were annoyed with the Internal Revenue Service, which had been taking a slice out of Mr Bailie's salary, apparently for an unpaid tax bill, according to charges filed with the court by agents of the Bureau of Alcohol, Tobacco and Firearms (ATF).

No link was found between the two men and earlier bombings in northern Nevada, where anti-government sentiment has been simmering, nor with Oklahoma City or any other area of the country.

However, the bomb, which was placed in a 30-gallon plastic drum, was packed with 100lb of ammonium nitrate and fuel oil, the affidavit said. The Oklahoma City bomb that killed 169 people last April weighed 4,800lb and was made from the same materials, a fact widely publicised at the time.

The ATF alleges that Mr Bailie enlisted Mr Hurst's help and borrowed his lorry to transport the bomb. It was planted in the car park of the Reno office of the Internal Revenue Service a week before Christmas, when the premises were empty.

The two accused allegedly tried to detonate their device. However, although a safety fuse had been lit and a blasting cap did pop, the main charge failed to ignite. If it had, agents said, the building would have been seriously damaged and anyone nearby could have been killed. The unexploded bomb was discovered next morning when 70 tax assessors arrived for work.

"Hurst related that both he and Bailie had difficulties with the Internal Revenue Service in the past," the ATF alleged. When Mr Hurst, a former dustman, was questioned four days after the attempted bombing he denied any involvement, but last Wednesday he admitted his alleged role and implicated Mr Bailie.

The unexplained and unsolved spate of other anti-goverment attacks in the area includes two pipe bombs against the US Forest Service and one at the Bureau of Land Management building, which suffered heavy damage to the roof. Nobody was hurt in the incidents, but a forest ranger's family narrowly escaped injury.

Meanwhile, Timothy McVeigh and Terry Nichols, the two men accused of involvement in the Oklahoma City attack, have pleaded not guilty to "maliciously conspiring together and with others *unknown*" to blow up the Alfred Murrah Federal Building. A new judge has been appointed in the case, replacing one whose office was damaged by the blast. A hearing will be held towards the end of next month to consider the defendents' plea and to change the venue, because a fair trial would be impossible in Oklahoma.

Mr McVeigh and Mr Nichols, who became friends in the army, have been linked by a prosecutor to other underground extremists bent on acts of violence against the Government. The last time the pair appeared at a remand hearing, they refused even to glance at each other. Mr McVeigh's sister, Jennifer, has complained that the FBI broke her down under questioning before granting her immunity to be a prosecution witness.

☐ **Utrecht:** The United States has requested the extradition of Daniel Kikabidze, an American, on suspicion of involvement in the Oklahoma City bomb attack, the Dutch Justice Ministry said yesterday. *(Reuter)*



Joseph Bailie and Ellis Hurst, behind, leaving court

Manhattan loses link with golden age of culinary art



Manhattan's Russian Tea Room with its brash furnishings, including Art Deco sconces and velvet banquettes, is to be razed and rebuilt

Fast-food barbarians overrun gourmet oasis

FROM QUENTIN LETTS IN NEW YORK

A NEW York institution closes tomorrow night. The Russian Tea Room, whose front five tables were once the best after-show seats in Manhattan, will dismantle its samovars soon after midnight. In a few days the demolition men will move in and bring down the long, narrow building where for 68 years New Yorkers tilted back vodkas, clicked fingers for the blini chef and played at being East European grandees just for the night.

The Tea Room, haunt of Frank Sinatra and Louis Malle, of shifty lawyers, chorus girls and that old rogue Zero Mostel, has been bought by a rival restaurateur. Warner LeRoy intends to raze it, start again, and bring in a French chef, though he has promised to re-create the gaudy, red main dining room.

Even if he does reconstruct the tart's-parlour decor, with its Art Deco sconces and velvet banquettes, Mr LeRoy may struggle to regenerate the ambience of the dear old place. The Russian Tea Room was one of the last oases of New York's serge-and-spats age. It retained the atmosphere of an earlier time, when people took pleasure from order and well-sprung comfort.

Manhattan does not have many such places left. There is the Rainbow Room, perched on top of a skyscraper, and the Algonquin, where Dorothy Parker gargled her wit. The Oyster Bar at Grand Central Station remains an evocative lunch spot, all tangled macs and stolen kisses, and everyone loves the operatic Asti, where the waitresses warble Mozart between pizza runs.

All are examples of a type of establishment, of which from tomorrow night there will be one fewer, where you still find yourself younger than (and the same sex as) the *maître d'*.



Zero Mostel: old rogue and Tea Room regular

Elsewhere the me-me, quick-quick generation has taken over. Barely a month passes without a "theme" restaurant opening. There is Planet Hollywood, the Jekyll & Hyde Club, the Harley-Davidson Cafe, Motown and the ageing Hard Rock. The food is indifferent and the music loud. Tim Zagat, a restaurant critic, argues that the Russian Tea Room was itself a pioneer "theme" restaurant when it opened. But that ignores the gulfs in cooking standards, romance and comfort. How many proposals of marriage will take place in the Harley-Davidson Café?

The theme restaurants, with their casual menus and forget-table food, may be American but they are not New York. This is a city of rich culinary history. Manhattan chefs have invented such dishes as lobster Newburg, baked Alaska, clams Casino, vichyssoise (at the rooftop garden of the Ritz-Carlton, allegedly) and sole Marguery.

Lucy Nathanson, who grew up in New York in the 1940s, remembers the waiters at the old Tavern on the Green — "huge men with white aprons around their tummies and fat smiles," she says. Waiters in those days were real, not some out-of-work male model with a redundant pencil stuck behind the ear.

A good example of the modern Manhattan restaurant is Lemon, so trendy that it declines to hoist its name on its Lower Park Avenue façade. One night there last week four separate waiters forgot drinks orders, the manager was over-familiar and dinner took two hours to reach the table.

It was just as well Zero Mostel was not there. On his regular trips to the Russian Tea Room he would drop his trousers, pretend to be a waiter, and drag in people from the street, all done with a thick Russian accent.

When the last strains of Auld Lang Syne fade tomorrow night and the kitchen pilot lights are extinguished for the final time, New York will be a poorer place.

UN to mediate in Red Sea islands conflict

BY MICHAEL DYNES

THE United Nations yesterday intervened in the long-running dispute between Yemen and Eritrea over the Hanish islands, which led to bitter fighting earlier this month.

Boutros Boutros Ghali, the UN Secretary-General, arrived in Sanaa to mediate in the clash over the Greater and Lesser Hanish islands, which form part of an archipelago of 200 islands and islets lying in the strategic shipping lanes at the mouth of the Red Sea.

Fighting broke out on Greater Hanish on December 15 after Eritrea became alarmed over Yemen's decision to allow an Italian company to set up a scuba-diving operation to promote tourism. Western oil companies have recently shown increased interest in exploring the area, and Eritrea feared it would be excluded from the spoils. Dr Boutros Ghali's arrival coincided with the announcement by both countries of their intention to demilitarise the islands. Both sides are being urged to put their case before the International Court of Justice in The Hague.

Two hundred Yemeni soldiers and civilians, captured during the fighting, will be repatriated to Yemen this weekend.

THE SUNDAY TIMES

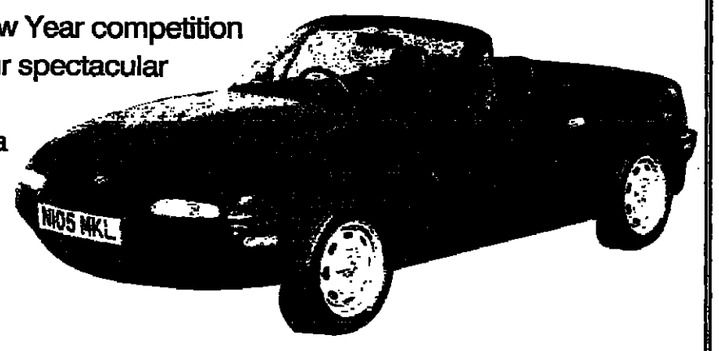


SOMETHING TO SMILE ABOUT AT LAST?

1996 is the year of the Queen's 70th birthday. Could it also be the year when things start to improve for the royal family? A special report by William Shawcross, in **News Review** tomorrow

A DREAM PRIZE FOR 1996

Win our fabulous New Year competition and choose from four spectacular prizes worth at least £10,000 – including a brand new Mazda MX-5 sports car



THE SUNDAY TIMES *IS* THE SUNDAY PAPERS



Doris Duke: has left a $1.2 billion fortune

$65m deal in battle of tobacco will

New York: One of the main players has retired from a long dispute over the $1.2 billion (£770 million) will of Doris Duke, the tobacco heiress (Quentin Letts writes).

Miss Duke's adopted daughter, Chandi Duke Heffner, agreed to drop claims against the estate. In exchange, she secured a $65 million settlement from the banks guarding the fortune.

Miss Heffner, 42, was adopted by the childless Miss Duke in 1988. Before Miss Duke died in 1993, however, the two women had a falling out and Miss Heffner found herself axed from the will.

Most of the money went to Miss Duke's butler, Bernard Lafferty. Miss Heffner launched lawsuits to retrieve money she felt was hers. The suits have now been dropped. The majority of the $65 million settlement is drawn from a 1917 trust formed by Miss Duke's father.

Mr Lafferty continues to seek his reward, despite rumoured pay-offs from the banks of as much as $300,000 a year for life.

California jails close TV route to fame

BY QUENTIN LETTS

PRISON authorities in California have banned inmates from giving television interviews. They said convicts, among them Death Row prisoners, were fast becoming small-screen celebrities.

The ban was supported by families of crime victims but opposed by prisoners' rights campaigners, who claimed that it could impinge on free speech and restrict public scrutiny of California's 31 jails.

The state has had some of the worst killers of postwar years, including Jeffrey Dahmer, David Berkowitz ("Son of Sam") and Charles Manson. It is common to see such killers, dressed in prison uniforms, appear on "tabloid" television programmes and present themselves as innocent men. Seldom do the interviewers ask difficult questions.

J.P. Tremblay, a spokesman for the California Youth And Adult Correctional Agency, said: "We did this because we didn't want to have inmates becoming celebrities and heroes. Our intent is not to limit access to mainstream media — newspapers and network television, for example. The trouble is that the line between legitimate news and entertainment shows, like radio or TV talk shows, is getting blurred."

Mr Tremblay added that, thanks to television fame, some murderers were able to sell their memoirs to publishers. Others endorsed T-shirts carrying their portrait. "They are sent to prison to do time, not be on prime time," he said.

Renewing your home insurance in December, January and February ?

If you're 50 or over, just see how much you can save with Saga - call us NOW!



You will know how expensive home insurance can be - thankfully, if you're aged 50 or over you can benefit from Saga Homecare - a superior household insurance that's only available to mature, responsible people like you.

Because of this, Saga Homecare can offer you genuine savings over other policies, while giving you cover that fully protects your home and possessions.

The Saga Price Promise

If you find another comparable policy at a lower price within 2 months of taking out Saga Homecare, we'll refund you the difference.

- Exclusively for people aged 50 or over.
- Cover is comprehensive and low cost.
- Free pen with your quotation.
- Low Excesses.

Call us today!

For your free no obligation quote simply call us on the number below. We will be pleased to answer any questions you have on Saga Homecare.



0800 414 525 ext.2090

Lines open Monday to Friday 9am - 6pm, Saturdays 9am - 1pm

SAGA Services Ltd

Saga Services Ltd, FREEPOST 731 Middelburg Square, Folkestone CT20 1AZ

Saga Services Ltd would like to send you information about services provided by other Saga companies and may pass details to these companies to enable them to do so.

And why not ask us about our competitive MOTOR INSURANCE

Former plotter is poised to embarrass President with return to his old job as house Speaker

Russian bulldog bites back

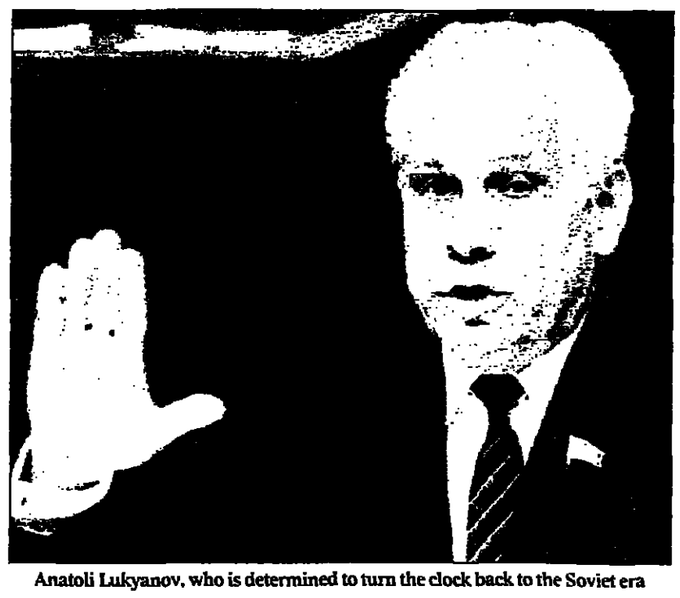


MOSCOW FILE
by RICHARD BEESTON

WHEN Russians worry that the Communist renaissance is leading the country back to its Soviet past, their fears are often embodied by an elderly lawyer turned poet who is destined to make a dramatic comeback on the country's political stage in the new year. Anatoli Lukyanov, 65, a stocky and balding Marxist-Leninist, is poised to secure one of the most influential posts in Russia after his successful re-election to parliament this month. Only four years ago, when he served as the chairman of the Congress of People's Deputies, the Soviet parliament, he was arrested and imprisoned for his involvement in the August 1991 coup against President Gorbachev. While one coup plotter shot himself and other conspirators faded into obscurity, the bulldog of Russian communism did not give up. Two years later he won a seat in the Duma, the lower house of parliament, and received an amnesty shortly after. Now, after helping to engineer the Communist Party's victory in this month's polls, his rehabilitation is almost complete and he is set to become parliamentary Speaker again. "The Speaker's job is one of the four most powerful posts in Russia today," said Viktor Linnik, the former editor of *Pravda*, the Communist daily newspaper. "If Lukyanov is selected, it will be a serious blow to Yeltsin, the man who put him behind bars four years ago."

Although much of the Speaker's work is routine, the position is crucial to the running of government in Russia since it controls the legislative agenda, the debates and the votes in the assembly. When Ruslan Khasbulatov held the post, his challenge to Kremlin authority led to the violent uprising of October 1993.

While Mr Lukyanov, a chess enthusiast and skilled tactician, may not seek an immediate confrontation with his old foe, he will be well placed to help the Communist campaign for the presidential elections in June. The last time he held the job, Mr Lukyanov admits he was not opposed to unorthodox tactics to get his way, including switching off the microphone for parliamentarians he did not approve of and inducing others with favours.



Anatoli Lukyanov, who is determined to turn the clock back to the Soviet era

Unlike Gennadi Zyuganov, the genial Communist Party leader who actively courts the West, Mr Lukyanov is determined to turn the clock back to the Soviet era. How he aims to achieve this without provoking a conflict with the 14 newly independent former Soviet republics is not clear. Although some Kremlin officials have dismissed this Soviet old guard as a political dinosaur, Mr Lukyanov has proved that he has the energy and determination to stay the course of Russian politics when men half his age are already finished.

Santa gets the cold shoulder

RUSSIAN culture may have taken a hammering from the West over the past few years, but while Russians happily eat Big Macs, are glued to Santa Barbara, the American soap opera, and devour the trashiest bestsellers, they draw the line at Ded Moroz (Grandfather Frost), the Slavic version of Santa Claus.

In spite of the best efforts of Western marketing to promote Santa and Christmas, Russians are standing firmly behind their seasonal gift-bearer. Although Ded Moroz sports a fur-lined outfit and flowing white beard, that is where the similarities with Santa end.

He lives in Siberia, is unashamedly pagan and delivers gifts on New Year's Eve. More importantly, he loves vodka and is usually accompanied by a comely female, Snegurochka (Snow Maiden).

Duma losers look for life after politics

IN THE cut-throat world of Russian government, parliamentarians are learning the hard way that it does not pay to stake your whole career on a life in politics.

As 300 former members are now discovering, a former member of the Duma is not much of a recommendation for employers. Academic institutes, banks, newspapers and book publishers have complained that they are inundated with scores of former politicians desperate to analyse, lobby, write articles or produce their memoirs. Some, however, are making a clean break with the past.

Perhaps anticipating his defeat, Vladimir Kvasov secured a new appointment with almost indecent haste; he landed the post of vice-president of the ZiL motor company even before the last votes in the election had been counted.

Artyom Tarasov, who lost his re-election campaign, was so devastated that he is considering even more drastic action. He told the *Obshchaya Gazeta* paper that he was contemplating becoming a monk at a monastery in the Arctic Kola peninsula.

Yeltsin hopes visit to China will balance foreign policy

FROM ANATOL LIEVEN
IN VLADIVOSTOK



Mr Yeltsin greets a well-wisher in Red Square before returning to his office yesterday after a two-month absence

PRESIDENT YELTSIN said yesterday that Russian diplomacy should look East, as well as West, and confirmed his visit to China in March.

"We will develop good relations not just with the West, but also with the East. That will balance our foreign policy," Mr Yeltsin was quoted by the Interfax agency as saying.

The trip to China was to sign an agreement on "confidence-building measures in border areas", Andrei Kozyrev, the Foreign Minister, said. If the trip goes ahead, it might do something to re-establish Mr Yeltsin's image as the real leader of Russia, an image dented by two years of repeated bouts of ill health and reported bouts of heavy drinking. This is particularly important in view of the presidential elections scheduled for June.

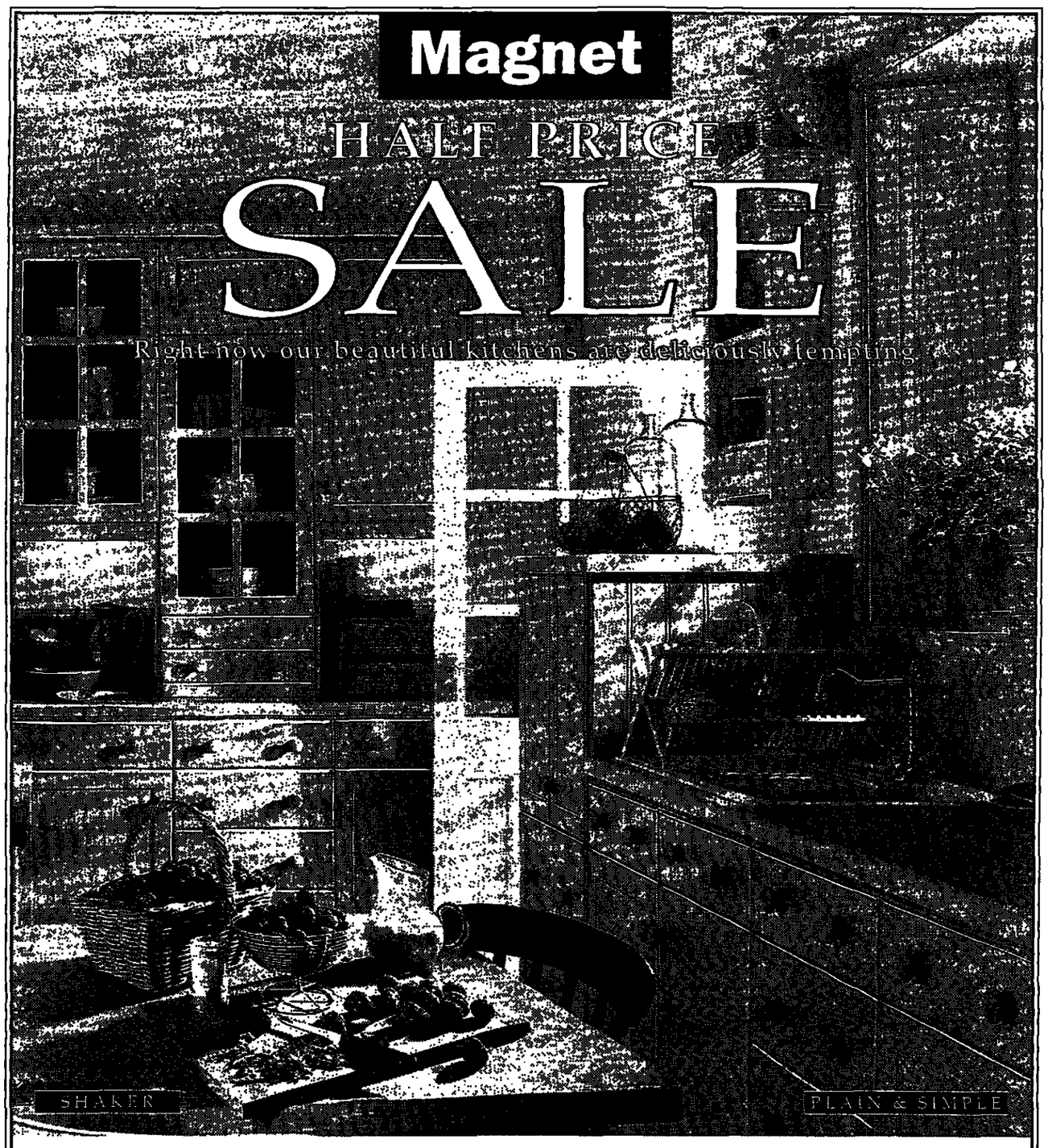
In one part of Russia, though, a visit to China will be anything but popular. Small border adjustments, mostly in China's favour, were conceded by the Russian Government four years ago. The changes are at the expense of the Russian Far East, and the Russian population of the region is opposed to giving away even the tiny strips of land involved.

One of the most prominent and formidable of the opponents of concessions to China is Yevgeni Nazdratenko, the Governor of the maritime province around Vladivostok. Three of the pieces of land to be handed back, totalling seven square miles, are in his province, and in Mr Nazdratenko's words "if you British can send a fleet 7,000 miles to defend British territory in the Falklands, then we in the Russian Far East have the right to defend Russian land on our doorsteps".

Mr Nazdratenko, a bustling populist figure, was re-elected on December 17 with a majority of 76 per cent. In an informal opinion poll during the elections, only one out of 30 people interviewed in Vladivostok was in favour of giving up territory. Most voters expressed concern about Chinese immigration, which two years ago, before tough new controls were introduced by Mr Nazdratenko, seemed in danger of swamping the meagre Russian population of the area.

Although Russians here claim this is "historic Russian land", underlying their nervous attitude to China is an uneasy awareness that until 145 years ago, formally at least, this was Chinese territory, recognised as such by Russia in the Treaty of Nerchinsk of 1687.

The Treaty of Peking of 1860, which transferred the territory to Russia, is now the last survivor of the 19th-century "unequal treaties" by which the European powers carved out spheres of influence and territory from China. China has never demanded reversal of this treaty, but has called for rectification.



PLUS
EXTRA 10% OFF
SALE PRICES FOR A LIMITED PERIOD ONLY ON MOST KITCHEN CABINETS
WHEN YOU SPEND £1,000*OR MORE

In the Magnet Half Price Sale you can feast your eyes on some mouth-watering kitchen cabinets, most deliciously reduced in price and available with competitive finance.

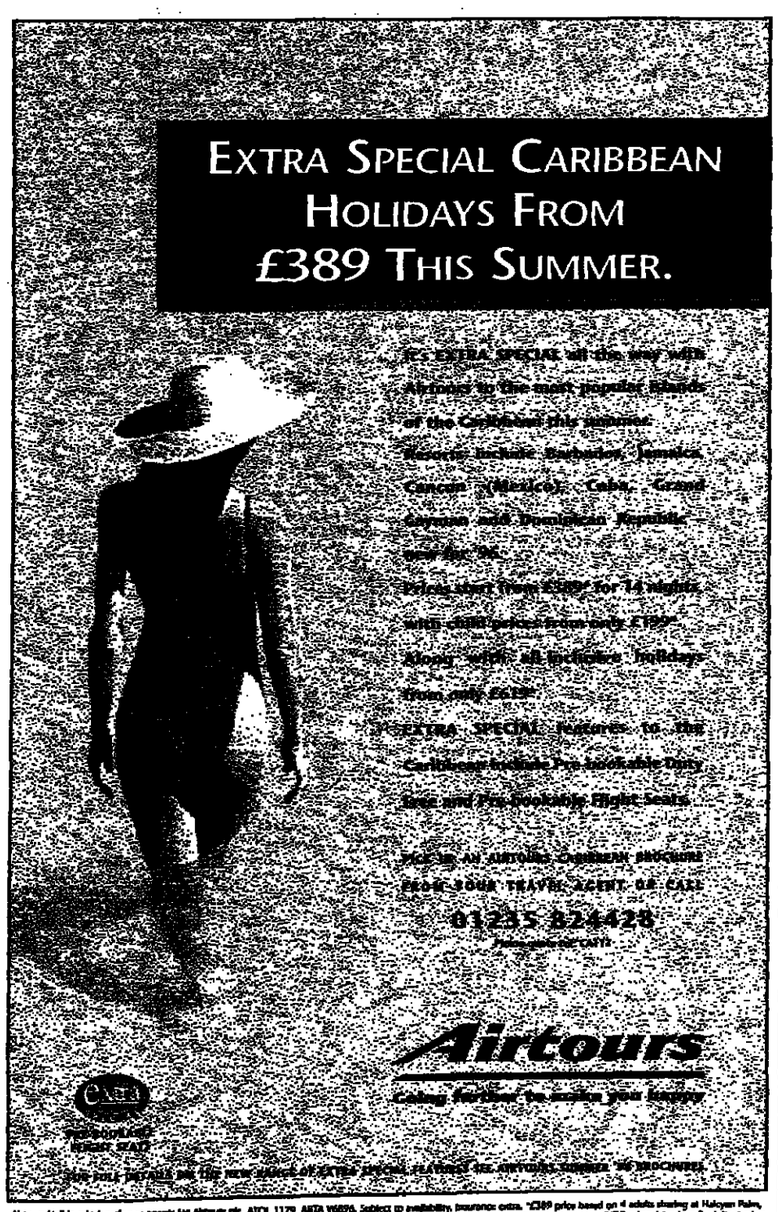
Whirlpool
FREE DISHWASHER†
FREE HOB | 30% OFF COOLING | FREE WORKTOPS†

What's more, add to this quality installation and some very tasteful special offers on appliances and you will end up with all the ingredients for your ideal kitchen.

Magnet
Food for thought

For your nearest showroom or a free catalogue – call free on 0800 555 825.
OPENING TIMES: Dec. 27th-30th 9.00-5.00 31st 10.00-4.00 selected branches. Jan. 1st 10.00-5.00 Scotland branches closed. 2nd 8.00-5.00 Scotland branches 10.00-5.00. Check each branch for details. T16

†Only one free offer per kitchen order. Worktops are standard postformed only, excluding gloss, Corian and solid wood. Dishwasher model No. ADP 539.
*Applies to kitchen spend excluding installation. Finance subject to status. Typical APR 23.8% variable. Full credit details available on request.



Airtours Holidays Ltd. acting as agents for Airtours plc. ATOL 1179. ABTA W6896. Subject to availability, insurance extra. *£389 price based on 4 adults sharing at Halcyon Palm, Barbados for 14 nights, departing Gatwick 5th May '96. †Reduced prices for children based on sharing with 2 full fare paying passengers. ‡£619 prices based on 2 adults sharing at Mitai Del Atlantico, Dominican Republic for 14 nights, departing Gatwick 1st May 1996.
Pre-bookable services are only available on Airtours International Flights.

TO ADVERTISE
CALL: 0171 481 1920

ENTERTAINMENTS

FAX:
0171 481 9313

CLASSICAL CONCERTS

Travelling OPERA

NEW YEAR SEASON

CARMEN
BIZET
Thursday 4 & Friday 5 January 7.30 pm

"Full blooded, passionate... and utterly compelling" Daily Telegraph

COSI FAN TUTTE
MOZART
Saturday 6 January 7.30 pm

"A witty and delightful show" The Times

Tickets £12.50 - £19.00 (Children under 16 all seats £8)

Sung in English



Barbican Centre
0171 638 8891

Royal Festival Hall
on the South Bank

Royal Festival Hall RFH 1 Tel 0171 960 4205 10am - 9pm

30 Dec - 3 Jan **The Nutcracker** English National Ballet. Ben Stevenson's captivating production is a glorious celebration of childhood Christmas. 2.30 7.30 Matinées: 2.30pm Dec 30, Jan 2, 6. £35 - £8

Sun 31 Dec 3.35 7.30 **Johann Strauss Gala** Johann Strauss Orchestra. J Bradbury (dir/vln) R Sutherland (sop) G Stephenson (choreog) Prog inc Blue Danube Waltz, Radetzky March. R Gubbay Ltd. £20 - £8.50 (£30 concert RETURNS ONLY)

Queen Elizabeth Hall RFH 2 Tel 0171 960 4205 10am - 9pm

Thu 4 Jan 7.45 **Belshazzar's Feast** Whitehall Choir, Tiffin Boys' Choir, Rosebery Orchestra. C Herrick (cond) J White (bass). Walton: Belshazzar's Feast, and works by Vaughan Williams and Honegger. £14 - £6

*Inc. South Bank Centre & Nightcrawl Choirs

---

96 Wigmore Street London W1H 0BP

WIGMORE HALL

Box Office 0171 935 2141

Director William Lyne MBE

LONDON

Sat 30 Dec 7.30pm	BRANDIS STRING QUARTET BARRY DOUGLAS piano Purcell: Fantasias; Bartók: Quartet No.4 (1928) Brahms: *Piano Quintet in F minor Op.34* £15.00, £12.50, £10.00, £7.50	Chamber Music Season Wigmore Hall/Columbia Artists
Sun 31 Dec 11.30am Mtg Room	WIHAN QUARTET Janáček: String Quartet No. 2 *Intimate Letters* Schubert: Quartet in D minor D810 *Death and the Maiden* £7 including programme & coffee/sherry/juice	Coffee Concert Wigmore Hall/Judith Hendershott Arts Management
Sun 31 Dec 7.30pm	NEW YEAR'S EVE CONCERT THE KING'S CONSORT, Robert King dir; J. Bowman c'tenor; K. Spreitzer ob; C. Steele-Perkins tpt; Telemann: Musique de Table; J.S. Bach: Cantata *BWV170*; J.C. Bach: Lysandra; works by Vejvanovsky & Gabrieli	Early Music & Baroque Series ALL SEATS SOLD (returns only)
Tues 2 Jan 7.30pm	THE ROGERI TRIO Shostakovich: Piano Trio No.1 Op.8 Fauré: Trio in D minor Op.120; Glick Cores: Addendum Chausson: Trio in G minor Op. 3 £11, £9, £7, £5	Kleinman Concert Society/Sarah Gordon
Wed 3 Jan 7.30pm	LINDSAY QUARTET Beethoven: Complete String Quartets I Beethoven: String Quartet in F Op.18 No.1; Quartet in F H34; Quartet in A minor Op.132 £14, £12, £9, £5	Gramophone Awards Winners Wigmore Hall/Ingpen & Williams Ltd
Thurs 4 Jan 7.30pm	ANGELIKA KIRCHSCHLAGER mezzo HELMUT DEUTSCH piano. Brahms: Folksongs; Schumann: Mörike-Lieder; Korngold: 5 Lieder Op.38; Songs & Lieder by Wolf and Schubert £14, £12, £9 (only)	Young Musicians/opera Sponsor: Meiko & Spencer Wigmore Hall/Musicians' Associates Inc
Fri 5 Jan 7.30pm	LINDSAY QUARTET Beethoven: Complete String Quartets II Beethoven: String Quartet in G Op.18 No.2; Quartet in F Op.59 No.1 Rezsnowsky: Quartet in E flat Op.127 £14, £12, £9, £5	Chamber Music Season Wigmore Hall/Ingpen & Williams Ltd
Sat 6 Jan 7.30pm	LINDSAY QUARTET Beethoven: Complete String Quartets III Beethoven: String Quartet in D Op.18 No.3; Quartet in F minor Op.95; Quartet in E flat Op.130 £14, £12, £9, £5	Chamber Music Season Wigmore Hall/Ingpen & Williams Ltd

---

The Daily Telegraph
Christmas Festival 1995

ROYAL FESTIVAL HALL
BOX OFFICE: 0171 960 4242

SUNDAY 31 DECEMBER at 3.15 & 7.30pm
MATINEE: GOOD SEATS STILL AVAILABLE
EVENINGS: LIMITED AVAILABILITY

JOHANN STRAUSS GALA

Johann Strauss Orchestra directed from the Violin by John Bradbury
Johann Strauss Dancers in the beautiful costumes of the period
Erika Davias soprano Geraldine Stephenson choreographer

A superb programme of music and dance by the Strauss Family including, Blue Danube Waltz, Radetzky March, Tritsch Tratsch Polka, Perpetuum Mobile, Accelerations Waltz, Music of the Spheres, Die Fledermaus excerpts, Champagne Polka, Perlen Die Lieben Waltz, Annen Polka, Cuckoo Polka, and Thunder and Lightning Polka.

£22.50 £20.00 £17.50 £12.50 £8.50

NOTTINGHAM ROYAL CENTRE January 1st 0115 9482626
FAIRFIELD HALL CROYDON January 6th 0181 688 9291
NORWICH THEATRE ROYAL January 7/8th 01603 630 000

RAYMOND GUBBAY in association with The Daily Telegraph

The New
CLASSICAL SPECTACULAR

CLASSIC AFTER CLASSIC AFTER CLASSIC

MUSIC • LIGHTS • LASERS • SPECTACULAR

DAZZLING MULTI COLOURED LASER DISPLAY

BACK AT THE ROYAL ALBERT HALL
with a Brand New Production for 1996

ROYAL PHILHARMONIC CONCERT ORCHESTRA
ANTHONY INGLIS conductor
BONAVENTURA BOTTONE tenor
MARK HOLLAND baritone
LONDON CHORAL SOCIETY
BAND of the SCOTS GUARDS BAND of the WELSH GUARDS
MUSKETS and CANNONS of the SEALED KNOT
DURHAM MARENGHI lighting designer

O Fortuna from Carmina Burana
Nessun Dorma
Stars & Stripes Forever
Swan Lake Finale
Anvil Chorus from Il Trovatore
Minuet from Eugene Yarkiviev
Gaiety from William Tell
Pearl Fishers Duet Bolero
Pomp & Circumstance March No.1
Grand March from Aida
Dance of the Hours Finale
Soldiers Chorus from Faust
Intermezzo
from Cavalleria Rusticana
Ode to Joy
Rule Britannia!
Blue Danube Waltz
1812 OVERTURE with LIVE CANNONS & MUSKETS

ROYAL ALBERT HALL
SATURDAY 30th SUNDAY 31st MARCH at 3.00pm & 7.30pm
ROYAL ALBERT HALL BOX OFFICE: 0171 589 8212
For Hilton Hotel/Ticket Package call Hilton Special Events 01235 824444
Hospitality package available for Saturday night only, call RAH Box Office

CONCERTS

M PEOPLE

Live Summer '96 + special guests

Sunday 16th June
CRYSTAL PALACE



THEATRES

UNICORN ARTS THEATRE
Great Newport St. London WC2
THE ONLY WEST END THEATRE FOR CHILDREN AND THEIR FAMILIES
Sats 11am & 2.30pm
Suns 2.30pm also school holidays
BOX OFFICE: 0171 836 3334

UNTIL 21 JAN
The Pied Piper
Music by Gilbert & Sullivan arranged by Joanna MacGregor
"It's a romp...fast & funny" Time Out



Joanna MacGregor's arrangement of Mozart's
RETURNS 6 - 27 JAN
Extra perfs Fri 12, Sat 20 & 27 Jan 7.30
The Magic Flute

ART GALLERIES

Royal Academy of Arts, Piccadilly. W1. 10-6 daily. Recorded info 0171-439 4996/7. Advance Booking 0171-494 5676. AFRICA: THE ART OF A CONTINENT. DAVID HOCKNEY: A DRAWING RETROSPECTIVE

OPERA & BALLET

ROYAL OPERA HOUSE 0171 304 4000 for Box Off & Standby info. *Tickets available on the day*
The Royal Opera
Tonight 7.30 (Last Night) AIDA
The Royal Ballet
Today 12.00 (Last Performance) PETER AND THE WOLF/ TALES OF BEATRIX POTTER
Mon, Fri 7.30 LES PATINEURS/ TALES OF BEATRIX POTTER
Wed, Thur (Last Night) 7.30 TWYLA THARP ROSSINI BALLET

EXHIBITIONS



NELSON

National Maritime Museum
Greenwich, London

Nelson is a new exhibition about Britain's greatest naval hero and features over 500 artefacts, specially commissioned sculptures and works of art, interactive and audio-visual displays, fine paintings and ship models.

Opening Times: 10.00-17.00 daily
Tel: 0181 312 6565 (Recorded information)
Travel by train to Maze Hill, Docklands Light Rail to Island Gardens or Riverboat services.

Main Sponsors

SUN ALLIANCE LLOYD'S LLOYD'S OF LONDON

OPEN 1995-2005

THEATRES

NT ROYAL NATIONAL THEATRE IN THE WEST END

"AN ABSOLUTE WINNER"

THE WIND IN THE WILLOWS

Kenneth Grahame Alan Bennett

"the joy of this UTTERLY ENCHANTING evening... a small MASTERPIECE"

"the performances are all a delight"

"A WONDERFUL EVENING"



STRICTLY LIMITED SEASON
THE OLD VIC
BOOK NOW ON 0171 928 6655 0171 312 8034

ADELPHI
"ANDREW LLOYD WEBBER'S MASTERPIECE" Wall St Journal
SUNSET BOULEVARD
Winner of 7 Tony Awards including
BEST MUSICAL
Starring
ELAINE PAIGE
24HR CREDIT CARD BOOKINGS
CALL 0171 344 0055 (bkg fee)
GRP BOOKING 413 3302 (bkg fee)
No booking fee for Adelphi
Box Office Callers
Recorded information 0171 379 8684
Mon-Sat 7.45 Mats Thur & Sat 3.00

BLOOMSBURY THEATRE
Bl/O C C 0171 388 8822 Till Sat
Tues-Sat at 11.30 & 3.00
SCOOTY AT CHRISTMAS
Sold Out - See You Next Year

FORTUNE THEATRE
0171 836 2238
THE ENCHANTED TOYSHOP

ALBERY BO 0171 369 1730 cc 0171 344 4444 (no bkg fee) Grp 0171 413 3311
"FIVE STAR SHOW ...IRRESISTIBLE" D.Exp
FIVE GUYS NAMED MOE
SIXTH STOMPING YEAR
Mon-Thu 8pm Fri & Sat 5 & 8.45
LAST 3 WEEKS
Fri & Sat 6pm perf Top 4 prices 2 for 1

ALDWYCH cc 0171 416 6003 0171 420 0000 (no fee)
Evgs 7.30, Mats Wed & Sat 3.0
NIAMH CUSACK MARGARET TYZACK PAUL BHATTACHARJEE
INDIAN INK
"TOM STOPPARD'S TRIUMPH - A BEAUTIFUL AND FUNNY FIREBALL OF A PLAY TO ILLUMINATE THE WEST END" Today
Directed by PETER WOOD
LAST 2 WEEKS ENDS JAN 6

AMBASSADORS
836 6111/420 0100/344 4444
FOR 5 WEEKS ONLY
TRAINSPOTTING
Award-winning play from Irvine Welsh's novel
"Feverishly Funny" Guardian
Mon-Fri at 8 Sat 5 & 8.30 Wed Mat at 5

FORTUNE 0171 836 2238
"A real treat for 3-9 year olds" Gdn
THE ENCHANTED TOYSHOP
Today at 11am & 1pm

APOLLO VICTORIA cc 0171 416 6055 cc 24hrs 0171 344 4444/0171 420 0000 Grps 0171 416 6075/ 413 3321
Andrew Lloyd Webber's New production of
STARLIGHT EXPRESS
"A REBORN THEATRICAL DELIGHT" Daily Mail
Whole knuckle runs 19.45 daily
Tue & Sat 15.00 Tickets from £12.50

APOLLO 494 5068/344 4444/420 0000 Eves 8, Mats Thu 3, 5 & 8.15
HAYLEY MILLS
"Magnificent" F.T
JENNY SEAGROVE
"Impeccable" Times
DEAD GUILTY
'Richard Harris' new play is THE PERFECT THRILLER' S.Times

CAMBRIDGE BO & cc 0171 494 5054 cc (no bkg fee) 312 1992/ 344 4444 Grps 413 3321/ 312 1970/ 494 5454
FAME
THE MUSICAL
"FAME IS A FEEL-GOOD TRIUMPH" Mail On Sunday
"BREATHTAKING" Independent
Eves 7.30, Mats Wed & Sat 3.00

FORTUNE Cov Gdn 0171 836 2238
'One of the finest performances on the West End stage' What's On
MARIE
"A breath of fresh air" Times
RESUMES SUN 7 JAN

THEATRES

COMEDY BO & cc 0171 369 1731 cc 0171 420 0000 (no bkg fee)
ZOE WANAMAKER in THE GLASS MENAGERIE
by TENNESSEE WILLIAMS
Directed by Sam Mendes
Eves 7.30 Mats Sat 3.00
LIMITED SEASON
Extra Mat Thur 4 Jan at 3pm
No Performance Mon 1 Jan

CRITERION 369 1747/420 0000/ 344 4444
JONATHAN HARVEY'S NEW COMEDY HIT
RUPERT STREET LONELY HEARTS CLUB
"wickedly funny...brilliantly comic" D.Mail
Tues-Sat 8, Sat 4, Sun 3 & 7
NB 2 SUN PERFS AT 3 & 7
100 SEATS AT £10 ON THE DOOR DAILY 1hr BEFORE PERF

DOMINION Ticketlines 0171 416 6060/ 0171 420 0000 (bkg fee). Grps 0171 416 6075/413 3321/420 0200
GREASE
Starring SHANE RICHIE and SAMANTHA JANUS
"Fast, furious & fun, fun, fun."
Daily Mirror
Eves 7.30, Mats Wed & Sat 3pm
TICKETS AVAILABLE - APPLY DAILY TO BOX OFFICE

DRURY LANE THEATRE ROYAL
SS cc (Bkg fee) 24hr 7 days 0171 494 5000/344 4444/420 0000 Grps 494 5454/413 3311/312 8000
MISS SAIGON
"THE CLASSIC LOVE STORY OF OUR TIME"
NOW IN ITS 7TH SENSATIONAL YEAR!
Eves 7.45 Mats Wed & Sat 3pm
Good seats avail for Wed Mat & some perfs - apply B.O.
FOR TELEPHONE/POSTAL BOOKINGS & PERSONAL CALLERS
0171 494 5060 (BKG FEE)

DUCHESS cc 0171 494 5070 cc 344 4444 (no bkg fee)/836 2428 (bkg fee) (0171-413 3321 Eves 8pm, Wed mat 3pm, Sat 5pm & 8.30
"A SAUCY COMEDY" E. Std
NOW IN ITS 5th YEAR
DON'T DRESS FOR DINNER
"Gloriously Outrageous" T Out

DUKE OF YORK'S 0171 836 5122/6837 cc 420 0000/344 4444 (24 hrs, no fee)
ROYAL COURT CLASSICS
Henry Goodman Aisling O'Sullivan
Fred Pearson Tim Potter
HYSTERIA
Terry Johnson's "CUSTARD PIE OF COMIC BRILLIANCE" Time Out
Best Comedy Olivier Award
FOR 5 WEEKS ONLY
Eves 7.30. Mat Sat 3pm

FORTUNE BO & CC 0171 836 2238/0171 312 8033
DAVID BURKE ANDREW HAVILL
Susan Hill's
THE WOMAN IN BLACK
Adapted by Stephen Mallatratt
"A real thrill of horror" S Times
NOW IN ITS 7TH YEAR
Mon-Sat 8pm Mats Tues 3pm Sat 4pm

GARRICK 0171 494 5085/ 0171 312 1990 (no bkg fee)
WINNER OF 19 MAJOR AWARDS
The Royal National Theatre production
JB Priestley's
AN INSPECTOR CALLS
"THRILLING...MUST BE SEEN" D.Mail
"ONE OF THE MOST INTOXICATING, THEATRICALLY IMAGINATIVE EXPERIENCES OF THE 1990s"E.S
"TWO HOURS OF ENTHRALLING, VISUALLY STUNNING DRAMA"D.Tel
FINAL LONDON SEASON
Mon-Fri 7.45, Sat 5.00 & 8.15. Wed mat 2.30

SHAFTESBURY 0171 379 5399 0171 344 4444 (24hr/no bkg fee) Groups 0171 413 3321
TOMMY
PAUL KEATING KIM WILDE
As Tommy As Mrs Walker
Previews 20 February Opens 5 March

GIELGUD Shaftesbury Ave inc cc 0171 494 5530 (no bkg fee) cc 0171 344 4444 (no bkg fee) Groups 0171 494 5454
JULIA McKENZIE COMMUNICATING DOORS
by ALAN AYCKBOURN
"A MELODRAMATIC COMEDY THRILLER WONDERFULLY FUNNY AND GENUINELY SCARY" D.Tel
"with the audience in turn ROARING WITH LAUGHTER AND LEAPING FORWARD IN FRIGHT" Independent
Eves 7.30 Mats Wed & Sat 3.00

HAYMARKET 930 8800 cc 344 4444/420 0000 (bkg fee)
THE PETER HALL COMPANY
ALAN BATES GEMMA JONES
'superb'Times 'marvellous'Gdn
THE MASTER BUILDER
'Peter Hall's fine new staging'D.Tel
'Not to be missed on any account' S.Tms.
ONLY 2 MORE WEEKS!
Mon-Sat 7.45, Mats Wed, Sat 3pm

HER MAJESTY'S 24hr 494 5400 (bkg fee) CC 344 4444/420 0000 (bkg fee) Grps 494 5454/413 3311/930 6123
ANDREW LLOYD WEBBER'S AWARD WINNING MUSICAL
THE PHANTOM OF THE OPERA
Directed by HAROLD PRINCE
NOW BKG TO DEC 96
Eves 7.45 Mats Wed & Sat 3.00
Apply to Box Office daily for returns

LONDON PALLADIUM BO/CC 0171 494 5020/344 4444 (£1 tkt serv chg) 420 0000 Grps 0171 312 8000
JIM DALE
RETURNS TO THE WEST END
"A MAJOR THEATRICAL EVENT" Daily Mail
OLIVER!
2ND SPECTACULAR YEAR
'LIONEL BART'S MASTERPIECE YOU CAN'T ASK FOR MORE' S Times
Eves 7.30 Mats Wed & Sat 2.30
SOME GOOD SEATS AVAIL NOW FOR WEEKDAY PERFS

LYRIC Shafts Ave BO/cc 0171 494 5560 cc 0171 344 4444 (no bkg fee)
Nichola McAuliffe Graham Turner and Frank Thornton
HOBSON'S CHOICE
by Harold Brighouse
"MAGNIFICENT...an evening that brims with laughter" D.Tel
"Frank Hauser's deliciously piquant revival is A DELIGHT" Sid
Eves 7.30 Mats Thur & Sat 3.00
EXTENDED TO 3 FEB

MERMAID THEATRE 0171 236 5211/344 4444
Roy Marsden in
Robert Louis Stevenson's
TREASURE ISLAND
'Pirate classic to treasure' S.Exp
Swashbuckling adventure
until 13 Jan

NATIONAL THEATRE BO 0171 928 2252 Grps 0171 620 0741,24hr cc bkg fee 0171 420 0000
OLIVIER Today 2.00 & 7.15, Mon 7.15
A LITTLE NIGHT MUSIC Music & lyrics by Stephen Sondheim, book by Hugh Wheeler
LYTTELTON Today 2.15 & 7.30, Mon 7.30 ROSENCRANTZ & GUILDENSTERN ARE DEAD Tom Stoppard
COTTESLOE Today 1.30 & 7.00, Mon 7.00 RICHARD II William Shakespeare

NEW LONDON Drury Lane WC2 BO 0171 405 0072 CC 0171 404 4079 24hr 0171 344 4444/420 0000 Grps 0171 413 3311/930 6123
THE ANDREW LLOYD WEBBER/ T.S. ELIOT INTERNATIONAL AWARD-WINNING MUSICAL
CATS
Eves 7.45 Mats Tue & Sat 3.00
LATECOMERS NOT ADMITTED WHILE AUDITORIUM IS IN MOTION, PLEASE BE PROMPT
Bars open at 6.45
LIMITED NO. OF SEATS AVAIL DAILY FROM BOX OFFICE.

EVENTS



CLASSICAL CONCERTS

RAYMOND GUBBAY presents at the BARBICAN HALL
Box Office/CC 0171-638 8891
Part of The Daily Telegraph Christmas Festival 1995
SUNDAY 7 JANUARY 1996 at 7.30 pm
ROYAL PHILHARMONIC ORCHESTRA
ROSSINI Barber of Seville Overture
HANDEL Music for the Royal Fireworks
TCHAIKOVSKY Piano Concerto No.1
BEETHOVEN Symphony No.3 (Eroica)
BRIAN WRIGHT conductor
PAUL LEWIS piano
£8.50, £14.50, £19.50, £22.50, £25.50

THEATRES

OLD VIC 0171 928 6565/312 8034
The Royal National Theatre's
THE WIND IN THE WILLOWS
"AN ABSOLUTE WINNER"Time Out
MATCHLESS PERFORMANCES... UTTERLY ENCHANTING...A SMALL MASTERPIECE"Daily Mail "A WONDERFUL EVENING"FT "AN IRRESISTIBLE PIECE OF THEATRE"LNR
Mon-Sat 7.30pm, Wed & Sat mats 2.30pm

PALACE THEATRE 0171-434 0909 cc 24hrs (bkg fee) 0171-344 4444 Grps 0171 413 3311
THE WORLD'S MOST POPULAR MUSICAL
LES MISERABLES
NOW IN ITS 11TH RECORD-BREAKING YEAR
Eves 7.30 Mats Thu & Sat 2.30
Latecomers not admitted until the interval
LIMITED NO. OF SEATS AVAIL DAILY FROM BOX OFFICE

PHOENIX BO/CC 0171 369 1733 /344 4444/420 0000 (fee)
DAVID CASSIDY
STARS FOR 2 WEEKS ONLY IN WILLY RUSSELL'S
BLOOD BROTHERS
STEPHANIE LAWRENCE
CARL WAYNE
...Brings the audience to its feet, and roaring its approval" D Mail
Eves 7.45 Mats Thurs 3 Sat 4

PICCADILLY 0171 369 1734 cc 24hrs 344 4444, Grps 312 1970/413 3321
WINNER!
BEST MUSICAL
Evening Standard Award '95
"ONE OF THE BEST MUSICAL PRODUCTIONS LONDON HAS SEEN FOR YEARS" D.Express
"JERRY HERMAN'S WONDERFUL BURST OF MUSICAL FIREWORKS" D Mail
MACK & MABEL
THE HOLLYWOOD ROMANCE
Mon-Sat at 7.45
Mats Wed & Sat at 3.00

PLAYHOUSE 0171 839 4401 /0171 420 0000/0171 344 4444
AN ALL STAR CAST IN RAY COONEY'S NEW COMEDY HIT
FUNNY MONEY
"LAUGHS GALORE...A WINNER"D Exp
"Better than Feydeau...priceless"D Tel
Mon-Sat 8.00 Mats Thu 3.00, Sat 5.00

PRINCE EDWARD 0171 734 8951 cc (24hr no bkg fee) First Call 420 0100 / 0171 344 4444 Groups 930 6123
BEST MUSICAL
Laurence Olivier Awards 93
'YOU'D BE CRAZY TO MISS IT' D Mail
CRAZY FOR YOU
"IS A GREAT, GLORIOUS, GLAMOROUS GOLDMINE OF A SHOW" S Times
Eves 7.45, Mats Thu & Sat 3.00
GOOD SEATS AVAILABLE THIS WEEK

PRINCE OF WALES 0171 839 5972/420 0232/344 4444/416 6052 Grps 0171 420 0200/413 3321
TOMMY STEELE
WHAT A SHOW
"TOMMY'S SHOW PACKS FLASH, BANG, WALLOP"Eve Standard
Eve Mon-Sat 8pm, Mats Wed 3pm, Sat 5pm
LAST 2 WEEKS!!
MUST END JAN 6

PRINCE EDWARD 0171 447 5400 First Call 420 0100 (24hr Bkg fee) 344 4444 Groups 420 0200
Cameron Mackintosh presents
MARTIN GUERRE
A New Musical by BOUBIL & SCHONBERG
FROM 22 MAY 1996

QUEENS BO/CC (£1 bkg fee) 0171 494 5040/344 4444
Mon-Thu 8pm, Fri & 8.45pm Sat 6pm & 8.45pm
LILY SAVAGE PRISONER CELL-BLOCK H
THE MUSICAL
"Hilarious" F.T.
"A Huge Hit - A Christmas Smash"Obs
3 WEEKS ONLY!
Stalls & D.C. £12.50-£24.00, Upper Circle £8.50

ROYAL SHAKESPEARE COMPANY LONDON
(0171 638 8891)
BARBICAN
A CHRISTMAS CAROL
Today 2.00 & 7.15
THE PIT CAIN Today 2.00 & 7.15
STRATFORD (01789 295623)
RST: THE TAMING OF THE SHREW
Today 1.30 ROMEO AND JULIET Tom't 7.30
SWAN: THE RELAPSE Today 1.30
THE DEVIL IS AN ASS Tom't 7.30
TOP: THE PAINTER OF DISHONOUR
next perf Wed 3 Jan

SAVOY THEATRE 0171 836 8888 cc 420 0000 grps 312 1970 No bkg fee
BELINDA LANG KEVIN McNALLY
in Terry Johnson's award winning comedy
DEAD FUNNY
"Blissfully Witty and Wicked"
Eve Stand
Mon-Fri 8pm, Sat 6.15pm
Sat mat 5pm & Wed mat 2.30pm
Must End 13 Jan

SHAFTESBURY 0171 379 5399 344 4444 (24hr/bkg fee)
UNTIL JAN 13 - 4 WKS ONLY
RETURN TO THE FORBIDDEN PLANET
THE COSMIC XMAS PARTY
"deliriously addictive" D.Tel
Mon-Thurs 8.00, Fri, Sat 5 & 8.30

ST MARTIN'S 0171 836 1443 (no bkg fee) 0171 497 9977 (bkg fee) Groups 0171 312 1994 (no bkg fee)
Eves 8, Tues 2.45, Sat 5 & 8.
44th Year of Agatha Christie's
THE MOUSETRAP

STRAND THEATRE Box Off & cc (no fee) 0171 930 9800
cc (bkg fee) 0171 344 4444/420 0000 Groups 0171 413 3321/0171 930 6123
BUDDY
The Buddy Holly Story
"BRILLIANT" Sun
BUDDY
"WONDERFUL STUFF" Sun Tel
BUDDY
Tues-Thurs 8.0 Fri 5.30 & 8.30
Sats 5.00 & 8.30, Suns 4.00
ALL SEATS 1/2 PRICE FRI 5.30 PERF
7th HEAVENLY YEAR

VAUDEVILLE 0171 836 9987 cc 420 0000/344 4444 (no bkg fee)
"For a sparkling, affectionate and hilarious evening in the theatre, go and see The RSC production of
THE SHAKESPEARE REVUE"
The Times
"This hugely enjoyable show" Daily Telegraph
Mon-Fri 8.00pm Sat 8.30pm
Mats Wed 2.30pm Sat 5.30pm

VICTORIA PALACE BO & cc (no fee) 0171 834 1317 cc (bkg fee) 0171 344 4444/312 1998/497 9977 Groups 0171 312 1997 (no fee) /0171 930 6123 (bkg fee)
BRIAN CONLEY
"Gives the performance of the decade"Mail on Sunday
in
JOLSON
"A resounding hit" Sun. Tel
JOLSON
"Worth walking a million miles to see"D.Mail
JOLSON
Evgs Mon-Sat 7.30, Mats Wed & Sat 3.00
Now booking to 30 Sep 96

WHITEHALL 369 1735/344 4444/ 420 0000
"BEST NEW MUSICAL IN TOWN...BRILLIANT"MoS
ROY ORBISON STORY
GUEST-STARRING P.J. PROBY
½ PRICE FRI 5.30 PERF
Tues-Thu & Fri, Sat 5.30 & 8.30, Sun 4

WYNDHAM'S 369 1748/344 4444
CHEEK BY JOWL
THE DUCHESS OF MALFI
Ltd season ends 27 Jan
Eves 7.30 Mats Thurs & Sat 2.30
JAN 1st ALL SEATS £10

DANCE

ROYAL FESTIVAL HALL 071 960 4242
ENGLISH NATIONAL BALLET
THE NUTCRACKER
Until 6 January
SWAN LAKE
8 -13 January

SADLER'S WELLS 0171 713 6000
LONDON CITY BALLET
CINDERELLA
Until Jan 6
Mon-Sat 7.30, Mats Dec 30 Jan 6 at 2.30 No perf tomorrow

١٣٥ من الاصل

THE NATIONAL LOTTERY

■ OPINION

It was a year when the National Lottery turned the arts world into glamorous and clever beggars



■ OPINION

. . . while the success of Blur and the rest of Britpop gave us all something to sing about

THE TIMES ARTS



■ VIDEOS

Tim Burton's captivating film fantasy, *Edward Scissorhands*, is the top release in Weekend, page 8



■ MONDAY

Most of the world may have picked 1995 as cinema's centenary, but Britain has chosen to celebrate in 1996

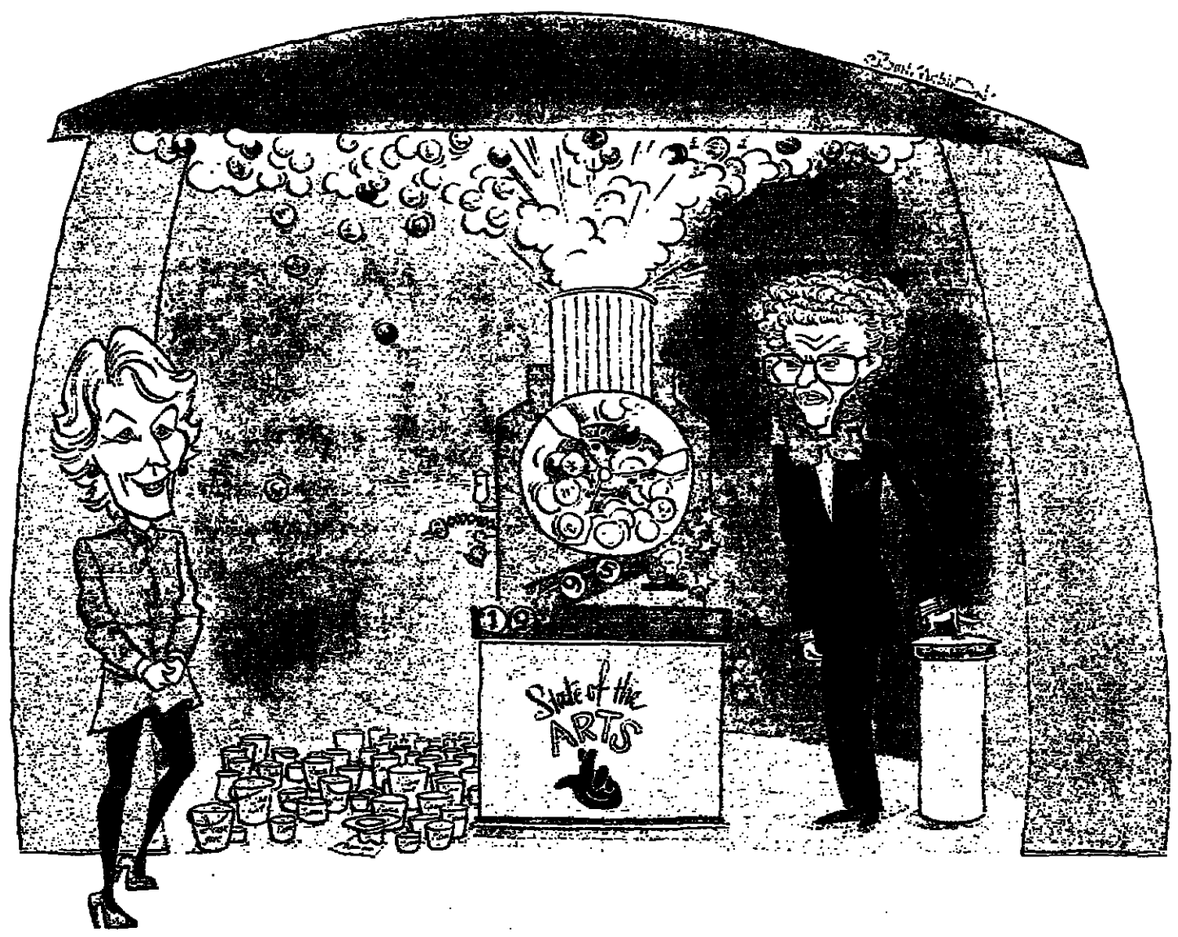
Winners and losers, trouble and strife: it's been a fractious 1995 for culture vultures, and it looks like getting worse

I have seen the future, and it starts with L

YEAR IN THE ARTS



RICHARD MORRISON



What sort of a year was 1995? Well, not a week had passed before we saw what the Americans call a "defining moment". On January 4, ballerinas, singers, directors, artists, writers and actors gathered in London. It was a remarkable parade of top British talent. Was it a charity gala? Not exactly. A Royal Command Performance, then? Wrong again. What we were watching was a queue of beggars. Glamorous, clever beggars, yes. But beggars *nonetheless*, rushing to enter their multimillion bids for a slice of the National Lottery action.

It was L-Day. L for lottery, L for lolly, L for luvvies and L for leeching as much as you could to bolster your own cultural corner of this sceptred isle. And L-Day set the tone for L-Year. Everything that happened in 1995 on British stage or screen was overshadowed by that demeaning scramble for the pot of gold supplied by the poor mugs scratching and praying in newsagents.

The lottery was supposed to be a "bit of fun" for the nation, and a quick fix for the arts, sport and charities. Has it been fun? Only if you enjoy watching public figures fling vitriol at each other. Not a week passed without another "lottery row" jostling the Princess of Wales for the big headlines.

There was the fiasco of the Churchill papers: the Scottish hunting lodge handout: the divisive £78 million for the Royal Opera House; the innumerable "feasibility studies" lining the pockets of sharp-suited consultants; the curious case of Branson, G-Tech and our friendly regulator; the Welsh fury over the rejected Cardiff opera house; the inevitable accusations of London bias. And of course the belated realisation, just before Christmas, that the Government had indeed reneged on its promise, and was using the excuse of the lottery windfall to cut back on arts subsidy.

As we go into 1996, we watch the bizarre spectacle of Virginia Bottomley and Lord Gowrie, respectively Heritage Secretary and Arts Council chairman, desperately trying to concoct some formula that will prevent half the theatres, orchestras and opera companies in Britain going bankrupt. Meanwhile, grandiose multimillion building schemes go ahead. If that represents a "quick fix" for the arts, give me slow decay every time.

Yet in many areas, particularly where the "helping hand" of public subsidy did not reach, 1995 was a good year. For instance, it was the year of Britpop. The dreary sound of grunge, emanating largely from sad people in Seattle, was elbowed out of the charts by chirpy songs made by chirpy lads from Camden Town and Manchester. The nation thrilled to the spectacle of Blur vs Oasis. Whole forests were felled so that newspaper pundits could ponder the implications of Robbie quitting Take That.

It was also the year in which Andrew Lloyd Webber expanded into Europe, opening new theatres in Switzerland and Germany. Meanwhile, his erstwhile partner, Tim Rice, lifted his second song-writing Oscar from under the nose of Tin Pan Alley. It was a year of terrific Purcell tercentenary events, and of a surge of interest in popular dance, with the Irish hoofers of *Riverdance* and the Aussie hunks of *Tap Dogs* playing to packed London houses. It was a vintage year for "is it art" debates in the tabloid press, as Tilda Swinton slept for a week in a glass case and Damien Hirst carved up a cow and was duly rewarded with the Turner Prize. Perhaps the prize should have gone to the cow.

And it was the year in which the British theatre, written off by some, was kicked back into life by a handful of fine young writers: Jez Butterworth, David Harrower, Patrick Marber, Phyllis Nagy, Jonathan Harvey and even Sarah Kane, whose *Blasted* — replete with eyeball-munching — gave the Royal Court its first genuine scandal for years.

In fact the Royal Court's boss, Stephen Daldry, strengthened his claim to Richard Eyre's crown at the National Theatre in all sorts of ways: besides successes on stage, he also clinched a £16 million lottery handout for the needy thespians of Sloane Square, and established West End seasons of Royal Court productions. By contrast, the other great hope of British theatre, Sam Mendes, suffered a setback: his Donmar Warehouse, which showcased his talents for three years, may close.

Elsewhere in the theatre world, too, there was less happy news. An Arts Council green paper seemed to condemn many minor-league regional theatres to a future (if they have a future at all) merely as receiving houses. Meanwhile, the Royal Shakespeare Company decided, for reasons best known to Adrian Noble, to decamp from London for six months each year.

Stephen Fry walked out of Simon Gray's play, *Cell Mates*. That would have been a perfectly valid comment on its quality, except that he was playing the lead at the time. Hugh Grant made a brief but memorable appearance in the world's longest-running piece of street theatre. Raquel Welch and Lauren Bacall, somewhat improbably, played the English regions. Fiona Shaw, even more improbably, played Richard II. *The Times* theatre critic declared the "weird shambles" of Vanessa Redgrave's *Antony and Cleopatra* to be "the worst major Shakespearean production since Peter O'Toole's *Macbeth*". Then he saw Mark Rylance's *Macbeth* . . .

If you worked in an orchestra or an opera house, 1995 was probably a grim year. Three London orchestras and several in the regions stared into the abyss of financial ruin. Scottish Opera is likely to go part-time. English National Opera stumbled from one blow to another: heavily criticised productions; the indignity of being advised to scale down or relocate by an Arts Council report; and then the shock resignation of Sian Edwards, its young music director.

On the other hand, great music-making came from Bernard Haitink, conducting the Covent Garden *Ring*, from Colin Davis and the LSO, from Simon Rattle and the CBSO. The much-battered Royal Liverpool Philharmonic moved proudly back into its hall after a £10 million refurbishment, and in Manchester the Hallé Orchestra prepares to inaugurate its new Bridgewater Hall. Musicians are expert at surviving dark days. In Britain they need to be.

Meanwhile, what other trends shaped our culture? Aside from the five or six bands that constituted the Britpop phenomenon, the pop music business seemed increasingly obsessed by its history. The biggest waves were made by gnarled old-timers: the Stones, Pink Floyd, even a long-dismantled outfit called the Beatles. Television offered an endless diet of nostalgia for pop's "golden age". And in Ohio a huge museum of rock was opened: that, too, was a defining moment.

Musical nostalgia spilt over into the theatre too, much to the distress of the critics. They declared Clarke Peters's Nat King Cole tribute, *Unforgettable*, to be eminently forgettable. Still the punters flocked. They quipped that you would need to be very lonely indeed to spend a night at *Only the Lonely*, the musical about Roy Orbison. The show ran and ran. They deplored *Jolson, The Sound of Fury, Jelly Roll* . . . and yet the public appetite for compilations seemed insatiable.

To some commentators this was symptomatic of a general coarsening of public taste. On the day before he retired from running the BBC Proms, Sir John Drummond penned a scathing attack in *The Times* on the "intellectually lazy" — in which category he included not just timid audiences, but also the media chiefs who aim for the lowest common denominator in the hope of netting the biggest ratings.

It was hard, in 1995, to look around and not find evidence to support his argument. The increasingly schizophrenic BBC woos the middle classes with *Pride and Prejudice*, but also pays Camelot a reputed £3 million a year for the "privilege" of televising the National Lottery draw at peak time every Saturday. Lord Reith would not have approved; John Birt should not have done, either.

Michael Grade's Channel 4 bleated all year about the fine programmes it could make if it didn't have to pay a £50 million levy to ITV; yet Grade happily scheduled whole Saturday nights glorifying pot and pornography. EMI, once Britain's greatest record company, marketed a young classical violinist by using pictures of her in a wet blouse. Everywhere, it seemed, the only thing that mattered was finding the cheapest gimmick to pull in punters.

> Does the British public still have the thirst for culture?

Of course, worse things happened abroad. In America, Senator Bob Dole ranted against the "mainstreaming of deviancy" in films and rock music, while public arts subsidy was slashed to pieces and Hollywood went dumb and dumber. Global power in the entertainment world was concentrated in fewer and fewer hands, as Disney acquired the ABC network for £12 billion. Disney's next move is probably to buy a medium-sized country.

Russia's cultural flagships, the Bolshoi and Kirov theatres, were racked by internal strife. Nigeria murdered one of its finest writers. France's lavishly funded palaces of culture faced ruin in the post-Mitterrand era of strikes and cuts.

That puts our cultural problems into perspective. But so, too, did this year's VE-Day and VJ-Day commemorations. In 1945, Britain was a near-bankrupt, exhausted nation. Within two years the Arts Council had been founded. So had the Edinburgh Festival, the Aldeburgh Festival, the Philharmonia Orchestra, the Royal Philharmonic Orchestra, the Royal Opera, the Royal Ballet and the BBC's Third Programme.

Britain had a real thirst for quality culture in 1945, and a small thing like the absence of money was not allowed to get in the way. In 1995 the arts have access to billions of pounds, thanks to the lottery. But do we still have the thirst for culture?

The bat's whiskers for a winter's day

OPERA

Die Fledermaus
Barbican

There has been little traditional holiday fare on offer at London's opera houses, and Raymond Gubbay's capital-wide Christmas *Festival has certainly filled a* gap, to judge from the full house for Thursday's matinee, the first of two concert performances of Strauss's operetta at the Barbican.

The BBC Concert Orchestra was up at the back, leaving a large acting area for both the cast and Mary Anne Kraus's eight dancers, who cavorted genially to the *Blue Danube* and *Tritsch-Tratsch Polka*. If these interpolations necessitated some damaging cuts in the main text, more's the pity.

Denis Quilley provided a blessedly succinct narration, with enough references to gentlemen of independent means and *nouveaux riches* to suggest the operetta's dark underbelly: he was rewarded by getting a number of his own ("If it wasn't for the houses in between"), delivered with just the right rueful charm. The ancient Alfred Kalisch translation was used, though on occasion one or two singers absent-mindedly reverted to more recent and familiar versions.

There was no production as such, which meant that there was a great deal of finger-wagging: at times the performance took on the air of a congress of tetchy schoolteachers. There was also some good-natured competition between Quilley and Robert Tear's Eisenstein as to which of them was in charge of the show, and a couple of outrageous examples of good old-fashioned operatic upstaging.

And, for operatic connoisseurs, there was the Battle of the Top Ds. Judith Howarth, the experienced and excellent Adele, made only passing reference to hers in the *Laughing Song*. Amanda Thane (Rosalinde) came back with a perfectly sustained D at the end of her *Csardas*. Howarth countered with the same in the Sextet, and actually trilled on the D in her audition number.

In the finale, both ladies were belting them out with abandon. Great stuff.

Nicholas Folwell sustained some amiable drunk-acting as Frank, Claire Powell was the androgynous Orlofsky, Bonaventura Bottone the amorous Alfred, and William Dazeley the elegant Falke — all seasoned performers with real voices and performing without the aid of microphones.

James Lockhart's conducting was a little staid at times but safe in the knowledge that Viennese rubato needs to be felt, not beaten. One or two fluffy entries would doubtless have been sorted out before the repeat performance. But this was a very enjoyable way to spend a winter's afternoon.

RODNEY MILNES

Anarchy on the PA

POP

Prodigy/ Chemical Brothers
Brixton Academy

ALTHOUGH Brixton Academy had already been the scene of Pulp's end-of-year shows, it was this all-night double bill of the Prodigy and the Chemical Brothers that provided the real party of the Christmas season. The mixed crowd of hard-core ravers, weekend clubbers and confirmed rock fans made it clear that they were here to dance and have a good time. Indeed, when Jarvis Cocker had told the previous night's audience that he did not want them to just watch Pulp, he wanted them to participate, this was probably what he had in mind.

The Chemical Brothers, who came on just before midnight, were the perfect opening act for such a night. Ed Simons and Tom Rowlands are basically a couple of DJs, most famous for remixing and playing records at celebrity parties until they released their debut album, *Exit Planet Dust*, earlier this year. They knew exactly how to get the crowd going with their inspired mixture of heavy dance beats.

When the sound of the Sex Pistols' *Anarchy in the UK* came blasting out just before the Prodigy came on stage, it acted as both an aural incendiary device and a statement of intent. The band kicked off with the heavy groove of *Break & Enter*, with their wired dancers Keith and Leeroy bouncing around the stage, while Liam Howlett's electronics provided the basis of the music, and the addition of a guitarist gave the song metallic bite.

There is nothing cerebral about the Prodigy's type of dance music, which seems to work on the same principle as heavy metal: turn it on, turn it up and keep it going. Among the biggest crowd-pleasers from last year's *Music for the Jilted Generation* album, such as *Poison* and *Their Law*, they played their forthcoming single, *Firestarter*, which featured Keith on vocals and proved that the Prodigy are no longer just an incredibly popular dance band, but are fast becoming one of the heaviest bands in the country.

ANN SCANLON

Breezy but not brassy

CABARET

Iris Williams
Café Royal

MORE by virtue of geography than vocal style, Iris Williams finds herself forever living in the shadow of another Welsh diva, Shirley Bassey. Still best remembered for her hit from *The Deer Hunter*, *He Was Beautiful*, Williams is, in fact, a very different property from the brassy Bassey.

Just how different can be gauged from Williams's beguiling performance at the Green Room, where she is appearing with a discreet piano trio led by the pianist Colin Purbrook. Though *He Was Beautiful* reared its head at the conclusion of her set, the remainder represented the classiest end of the show-tune and torch-song repertoire, with a marked bias towards the music of Jerome Kern.

Where Bassey lays siege to lyrics, grinding them into submission by the final chorus, Williams takes a more understated approach. Her burnished voice, anchored in the lower register, conveys the essence of *All The Things You Are* or *Les feuilles mortes* with subtlety and restraint. Anyone looking for grand theatrics will be disappointed, but her quiet sophistication has its own charms.

The only noteworthy flaw on opening night was her desire to cram in as many numbers as possible. Some could be given only a perfunctory reading while others were dispensed in fast-moving medleys dedicated to Nat King Cole, Edith Piaf and the many and various stars of the Cotton Club.

After the star has left the stage, evenings at the Green Room usually peter out into run-of-the-mill supper-club routines. However, it is worth lingering to hear an extrovert tribute to Frank Sinatra from Paul Ellis, a thirtysomething Scottish baritone with all the right mannerisms. *Luck be a Lady* and *They Can't Take That Away From Me* had the authentic touch of Hoboken, and his barnstorming pianist, Stuart Mitchell, when not rattling off a few bars of a Mozart piano concerto between songs, uses an electronic keyboard to evoke the swagger of a Billy May brass section.

CLIVE DAVIS

EVEREST'S JANUARY SALE • EVEREST'S JANUARY SALE • EVEREST'S JANUARY SALE

EVEREST'S JANUARY SALE
30%* OFF

Call us today

For a warmer, quieter, more secure home

This January is the perfect time to invest in the best. Because you will get an amazing 30%* off Everest's complete range of home improvement products.

No small print

No catches, no strings, just 30%* off every order placed in January for all our windows, doors and Roofline products.

It even applies to Heatlok, which saves twice as much heat as regular double glazing and keeps out all but the most determined of intruders.

First Choice Finance

If you want finance, we can also help. We can offer an unsecured finance facility subject to status. Written details are available on request.

PILKINGTON K GLASS

You only fit double glazing once, so fit the best - Everest.

* Off list price. Not to be used in conjunction with any other offer. Different discounts apply to conservatories. Offer closes 31st January '96.

YES

I'd like to save 30%* off replacement windows, doors and Roofline products.

Call Free 0800 010123
please quote reference JAN618

Name: Mr/Mrs/Miss
Home Tel No.
Address
Postcode

Everest FIT THE BEST

Everest House, FREEPOST, Cuffley, Herts EN6 4YA.

CALL NOW

EVEREST'S JANUARY SALE • EVEREST'S JANUARY SALE • EVEREST'S JANUARY SALE

Is this the best tale of the century?

Daniel Johnson on the last great modern novel

There can be no uncontentious answer to the question: what is the greatest novel of the 20th century? But it is a question which each generation, each decade, each reader must ask anew. Among professional critics in the English-speaking world, there has long been something like a consensus: the choice rests between James Joyce's *Ulysses* and Marcel Proust's *A la recherche du temps perdu*. Nobody else has so far obliged this ill-assorted pair (they did once meet, but had nothing to say to each other) to make room on their lonely pinnacle for a third.

Americans may lament the absence of Scott Fitzgerald, Steinbeck, Hemingway or Salinger; perhaps, these days, Bellow or Roth or Updike. Diehard Englishmen might murmur such names as Conrad, Forster, Lawrence, Orwell, Woolf or Waugh. Those whose linguistic range extends more widely could mention Bulgakov, Babel, Borges, Broch, Camus, Canetti, Céline, Grass, Jünger, Kafka, Levi, Mann, Gárcia Márquez, Pasternak, Sartre and Svevo — to name only a few candidates. But the pre-eminence of *Ulysses* and *A la recherche* has become canonical in the academy of the Anglo-Saxon world, and hence hardly questioned since 1945.

Sheer scale is one reason: each of these novels far outweighs and outshines the rest of its author's works. Most comparable writers have spread their talents more variously and more thinly. Who would dare to say which of Thomas Mann's several great novels was his best? (He did, and the answer was: none of them. The book he liked best was the early novella *Tonio Kröger*, which most critics sneer at.) The same difficulty arises with Henry James — really a 19th-century novelist — whose most perfect work may well be one of his short stories rather than his long novels.

The concentration of an author's powers into one polymorphous *chef d'oeuvre* is in any case a phenomenon primarily of the early 20th century. A later example of such elegies to Western civilisation has only just been translated — superbly — into English for the first time: *Belle du Seigneur*, by Albert Cohen (Viking, £20), was published in 1968, the last — and by common consent, the greatest — novel in a trilogy of which the first two (still untranslated), *Solal* and *Mangeclous*, appeared in the 1930s. Why was Cohen eclipsed? It seems that we latecomers to the feast of modernism have difficulty in reading such panoptic novels for pleasure. Post-modern taste runs to shorter texts.

Two novelists certainly deserve to be mentioned in the same breath as Proust and Joyce; both came to maturity in the last decades of the Austro-Hungarian Empire. Franz Kafka has become emblematic of the horrors of our century: the word "Kafkaesque" has entered the language in a way that "Proustian" and "Joycean" have not. In popularity and adaptability, *The Trial* beats all its rivals among the classic exposés of totalitarianism — Orwell's *Nineteen Eighty-Four*, Bulgakov's *The Master and Margarita*, Ernst Jünger's *On the Marble Cliffs*, Levi's *The Periodic Table* and Solzhenitsyn's *One Day in the Life of Ivan Denisovich*. Great as *The Trial* is, however, it is not the work by which its author would wish to be remembered. Kafka published only shorter fiction for a small readership in his lifetime, and tried to make Max Brod, his executor, destroy his papers, including *The Trial*. The novels and stories together throw light on the compassion and humour, as well as the fear and trembling, of Kafka.

The big novel that may most legitimately be compared to *Ulysses* and *A la recherche* is, however, *The Man Without Qualities*, by the Austrian writer Robert Musil (1880-1942). A new English edition of Musil's masterpiece has just been published (Picador, £40), of which 600 are fragments of the unfinished Part IV, posthumously published and never before translated.

The novel is set entirely in 1913, but its narrative mood is retrospective; Musil wrote the novel in the Twenties and Thirties, and occasionally the perspective of later events is invoked. The hero is Ulrich, a man who not only sees himself as without distinctive qualities, but also as a kind of explorer of reality — or "pseudoreality". Musil is quite as interested in dissolving his characters as in creating them. Most unlike Joyce or Proust, both men of letters through and through, Musil's own sensibility was practical and theoretical as well as aesthetic: in the course of his career he worked as a scientist and an engineer (he invented a chromatometer), an army officer and a journalist. Ulrich, who is in many respects a self-portrait, is the intellectual prism through which consciousness is refracted.

> The choice rests between James Joyce and Marcel Proust

What is *The Man Without Qualities* about? One might as well ask what *Ulysses* or *A la Recherche* is about: in a word, life. But "life" had a special meaning for all writers of the European *début de siècle*. It was the cardinal principle of the philosophy of Nietzsche and Bergson, which was also the philosophy of the generation that shaped the 20th-century novel: Proust, Musil, Joyce and Kafka were all born within the space of a dozen years. It is no longer our philosophy. Novelists of the late 20th century no longer look for a meaning in life at all. The "life-forms" (to use Wittgenstein's phrase) which the great 20th-century novelists elaborated are all the more precious because contemporary writers must eschew such invention. "A truth which is clearly understood can no longer be written with sincerity," wrote Proust.

The novel has now moved into another phase. But even if novelists no longer bid farewell to a world they never knew, we may still expect one thing of literature: that it should enhance life by the attempt to understand it.

An everyday story of Britain today — the frightening face of the violent society in which we live

Outburst of savagery that beggars belief

Bernard Levin

Let me introduce Mr Andrew Malone, a reporter on *The Sunday Times*. Mr Malone was just outside King's Cross Station, waiting for a friend. While waiting, he was eating a cheeseburger. A man came up to him and said: "Give me your burger". Mr Malone refused, which was his first mistake.

He saw the man go over to another man and talk to him. Mr Malone looked in the direction of the pair, which was his second mistake. Mr Malone's third mistake was not to go immediately to the taxi rank, get into a cab and go away, waiting friend or no waiting friend.

Then the burger-lover and his companion — but if Mr Malone is yet capable of speaking for himself, let him do so. This is what he said:

> I was knocked to the ground. The two men started kicking me on my head, my hands, my body. I saw a woman's face looking at me in horror; pinstriped legs scurried past. I managed to clamber to my feet and stumble down the concourse, but my assailants caught me again. The smaller man started first. I pushed him off and was getting to my feet when the tall man kicked the side of my head, knocking me down. I tried to get away, running across the traffic to an island in the middle of the road. But they caught up again. I was kicked back on the pavement and the taller of the pair jumped on my leg. I was unaware he had snapped the bone — all I could focus on was the skinhead on top of me shouting: "Cut his f—ing throat." The taller man stood over me; I couldn't see a knife but I feared the worst. In panic I found myself on my feet again, shouting at them: "What are you doing? What's this about?" My voice sounded disembodied, but the words registered with the taller man. He dragged his friend off and the pair disappeared. Still nobody came to my aid.

Now, a test for my readers. What was the worst of Mr Malone's ordeal? That he realised that his leg was broken? Wrong. That the villains continued to run after him even when he was running away from them? Wrong. That he was under genuine threat of having his throat cut? Wrong. That he heard the disembodied sound of his own voice? Wrong. That neither of the men had asked for money or Mr Malone's wallet? Wrong. That he had lost his cheeseburger after all? Wrong.

Alas, you all know the answer already. The six words: "Still nobody came to my aid".

Sooner or later — probably sooner — those words will fade from human memory, and scholars of what is left of the English language (mainly grunts) will scratch their heads and try to make some sense of them. And why? Because it is already too dangerous to go to the help of someone who is being attacked, even a woman.

I italicised those three words, to register my horror at the very idea of a woman being attacked, and from my use of the word horror in this context you should be able to work out what my age is. For there is a divide — a huge gulf — between those who take for granted that wherever they go they are in peril, and those who, once upon a time, did not need to hurry past a rough-looking figure, because a rough-looking figure need not also be a bad one.

Very well. But I do not think that I am living in the past when I see a headline reading "Obituary column burglars preyed on the bereaved".

For the story tells of thieves, two of them, whose practice it was to scour the national newspapers daily, though they were interested only in the obituary columns. Why only those? You may feel sick at the answer, but here it is.

They noted the deaths, got the dates and times of funerals, hung about when the mourners were going into the church, and then sped to the empty houses, broke in and stole whatever of value they could find. No fewer than 14 homes had been thus ransacked; one of the men was sentenced to ten years, and the other to seven years.

I am not so silly as to think that there were no thieves and other crooks when I was a youth. But I truly do believe that when I was a youth, that horrible mourning theft did not, and could not, take place.

And if you think that that is a one-off crime, and nothing else so macabre could happen today, try this headline, "GP accused of cashing dead men's pensions."

You will be, I think, all the more nauseated, when you read the full story. For the doctor — some healer! — got the sum of £150,000 by collecting the pension books of his patients when they died. He signed the death certificates, and then continued to cash their social security benefits. (He went to prison for three years.) And again, I say that of course crooks abounded when I was a child, but I do not believe that that happened or could have happened.

And what about the crooked policeman? Ah, you say, those bent coppers are always on the lookout for someone to stitch up, and lots of them are not above breaking into the warehouses they were supposed to be guarding — what about them, eh?

And again, I say that there are and were indeed crooked policemen, but I do not believe that half a century or so ago a policeman, however crooked, would have done what today's headline announces: "PC jailed for theft from pensioners".

For the bent copper in this case was called to investigate the disappearance of £6, and, having done his investigation properly, he stole the entire sum — £440 — that the octogenarians had. And yet again I say that that would not have happened 50 years ago.

So we return to Andrew Malone and his broken leg. He tells us that a woman going past Mr Malone, who was by then being kicked and punched on the ground, looked at him in horror, but she did nothing — not even seek a policeman. He tells us, also, that "pinstriped legs scurried past", but the said legs did not pause in their scurrying. But he says: "The attack had lasted barely a minute, an outburst of savagery such . . ." — but now, reader, try to finish Mr Malone's sentence ". . . outburst of savagery such . . .". Go on, try, all you have to do is finish Mr Malone's sentence, and you do the crossword quickly enough, don't you?

Very well, you give up. What Mr Malone said was: "The attack had lasted barely a minute, an outburst of savagery such as happens across Britain every day."

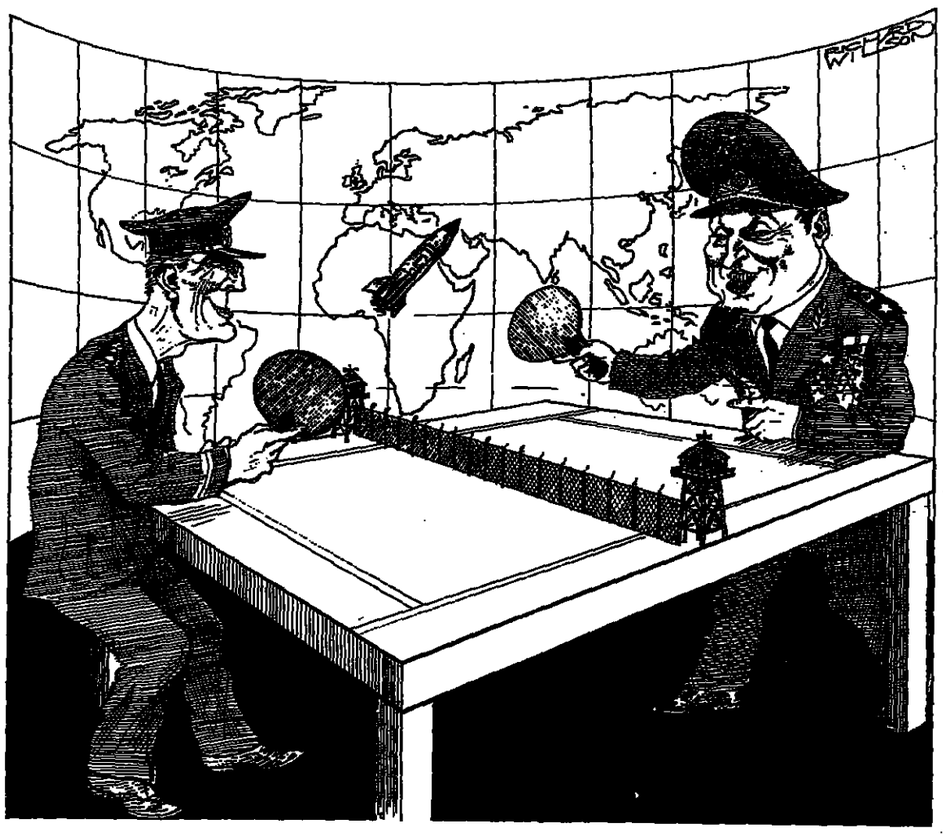
Mr Malone, I take it, has good evidence for that quite remarkable statement, and presumably he is not just drawing on his bruises and his broken leg. But if it is correct, and what happened to Mr Malone happens every day, it is time, I think, to change our attitudes rather quickly and rather firmly.

When did beggars first appear in substantial numbers in Oxford Street and in the equivalent of that thoroughfare in other cities and towns? It cannot be more than two or three years, and I think that the beggars followed hard upon the sleeping-rough.

It is too late now to separate the real beggars from the fraudulent ones, and for that matter it is too late to separate the real sleeping-roughs from the frighteners. For if, as Mr Malone tells us, brutal violence is the norm today, the whole edifice of begging, sleeping-rough, drugs and rampant theft is destroying the age-old compassion of the Samaritan.

Playing ball with the Red fox

Inviting the Russians into Nato's HQ and the Bosnian alliance is paying off, says **Charles Bremner**



A visitor who wandered the corridors of Nato headquarters in Brussels these days might get the impression that the Kremlin had won the Cold War. Like a scene from some Red-scare movie of the past, officers in the unbelted Soviet-style uniforms of the old Warsaw Pact march into lecture theatres while Russian journalists sit gossiping in the cafeteria.

The sight has become routine since the Atlantic Alliance reached out to the East with its Partnership for Peace, bringing most of Moscow's former satellites into a relationship that, while far short of membership, gives them a dose of the military culture and democratic ways of the Alliance.

For anyone who lived in pre-Gorbachev Russia, it is still astonishing to witness the easy give-and-take in the nerve centre of the Kremlin's old Evil Empire, the "imperialist machine" whose name Soviet newsreaders would spit out with a sneer.

For old hands, a double take was needed last month when General Pavel Grachev, the Russian Defence Minister, dropped in to agree to put his troops under American command in the Bosnian Intervention Force and waxed lyrical on the new security architecture of Europe.

All is far from rosy, of course, in the touchy relations between the Cold War victor and the vanquished. The pro-Western euphoria of the early 1990s has given way to dismay and some alarm in Russia over Nato's refusal to fade away and its tentative moves eastward. The resurgence of the Communists in the Duma elections just before Christmas has sharpened the apocalyptic talk coming from Moscow.

Gennadi Zyuganov, the not-so *Noviy Kommunist* (new communist), is rumbling about launching a new anti-Nato bloc and the Alliance is worried that President Yeltsin, fearful of the new nationalism and a reviving military, has done nothing so far to act on the agreement to create a new political mechanism to manage the implementation force (IFOR) operation.

However, the diplomats and commanders at the Alliance are not too pessimistic because Nato has found an effective low-tech weapon — GOLF. Not an acronym, this is the favourite pastime of General George A. Joulwan, Supreme Allied Commander, Europe, or SACEUR. The American is teaching it to his new chum, Colonel-General Leonti Shevtsov, the Russian officer who, along with half a dozen colleagues, was sent to Nato in November to help run the Bosnian operation.

General Shevtsov, 49, who was busy last Christmas in the Caucasus dealing with the Chechens, now has his offices at SHAPE, Nato's sprawling military command near Mons and the programmed target of many a Soviet warhead. He has been enjoying himself since the day he arrived and General Joulwan showed him his desk, the one used by General Eisenhower, the first SACEUR and the last to socialise with the Russians.

According to General Joulwan, the Russian general has radically shifted his attitude to Nato since moving into old quarters for unmarried officers and having his eyes opened to the nature of the long-reviled alliance. Like the Czechs, Poles, Hungarians and other military visitors from the old pact, his suspicions have shifted to surprise over the easy international mix and the informality.

The Russians and their former allies still have trouble coming to terms with the degree of individual initiative which is expected of junior ranks and with the many women in the Western military. Do you salute or kiss the woman's hand is a common question from the Poles.

General Shevtsov is highly impressed by the comforts, luxurious by Russian standards, which Nato provides its troops. "I like the way the Americans do these things," he told Russian reporters, voicing thoughts that not long ago would have won him swift assignment to the Gulag. The Russians could learn from Nato how to treat troops like human beings. "We should no longer consider a soldier as something disposable," he said.

Nato's methods were pretty much as Soviet intelligence had always taught, he said. The biggest surprise he found was "the benevolence of human relations" in Nato. This is a far cry from the suspicious reaction of the first visiting Russians, who thought they were being shown fake "Potemkin" offices at Nato because they never believed they would be admitted to the real thing.

The martial fraternalising is still a very wary one. The Russians, although they have access to all the tennis courts they want, must still be escorted within the military precincts. The "Red" presence is still seen by some Americans as inviting the fox into the chicken coop.

No one believes that one impressed general makes a new alliance, but Nato ambassadors and commanders are focusing on the hefty benefit which is manifest in the way that General Shevtsov's enthusiasm and the IFOR operation is feeding goodwill from General Grachev. This is reversing the recent wisdom which held that pro-Western political bosses were being reined in by a hostile Russian military.

From SACEUR and Javier Solana, the new Secretary-General, downwards, the hope in Nato is that the Bosnia partnership and the combination of American and Russian forces in the Posavin corridor, will defuse the anti-Nato tide in Moscow and kick-start the stalled political relationship.

"Through IFOR, we have enormous hopes of achieving through the back door what we have failed to achieve through the front door," says a senior Nato official. "If it works, this is going to replace a thousand seminars and conferences in deciding the security relationships in Europe after the Cold War.

Stirring work



Barman Gower, MBE

THEY were serving double measures yesterday at London's most famous roaster of British beef, Simpson's-in-the-Strand. The restaurant's bar manager, Victor Gower, is the first to have been awarded an MBE for services to cocktail drinkers.

Gower, 67, joins Julie Goodyear, *Coronation Street*'s Bet Gilroy, who received her MBE yesterday after pulling pints for 25 years at the *Rover's Return*. But the man from Simpson's has considerably more experience behind the bar than Bet. He even served up the official wedding cocktail of the Prince and Princess of Wales. "It contained gin for London, passion juice for love, apricot brandy because of her beautiful eyes, and a royal mint chocolate liqueur," he sighs. "It was a lovely golden colour when topped up with champagne. But maybe I should have put more passion juice into it."

In more than 50 years of shaking and stirring, Gower has learnt a trick or two from his customers. "Orson Welles taught me how to make a Bloody Mary, and I still have the ten shilling note that Winston Churchill gave me after I served him Turkish coffee." Gower, who says his success is down to a nip of Fernet Branca every morning, permitted himself one indiscretion — he had had difficulty with Marlene Dietrich. "She was a very awkward person, and so was Joan Crawford — even worse," he says.

Double act

ANOTHER fiery Frenchman, William Prunier, has arrived at Manchester United. Prunier is expected to make his debut in the Premiership against Queens Park Rangers today. He joined Old Trafford because, like Cantona, he fell out with his club Bordeaux, where he gesticulated at the crowd after being sent off. Cantona is clearly a reformed character — he has been appointed interpreter and minder to Prunier, as well as temporary captain of the side. The dressing-room nickname Captain Sensible caught on speedily.

● *The Prince of Wales is being offered an unlikely opportunity to boost charity funds. A Gloucestershire businessman is offering to donate £3,000 to a charity of the Prince's choice if he turns his back on bloodsports. "I'm not a crank or a fanatic," insists the businessman.*

Smile high

THE Royal Family will have to put up with a determined gatecrasher in 1996. A pilot is planning to spend the year buzzing all their major engagements.

On Christmas Day, the mystery airman was filmed by ITN performing aerobatics over Sandringham. Using coloured smoke, he etched a smiling face in the sky. Now he plans to repeat the performance at other engagements. Anonymity is vital to his game, he insists, but he will reveal himself when the year is up. "I'm a royalist and wanted to wish the Royal Family a happy Christmas," he says. "I shall be turning up again throughout the year at suitable royal events when weather and flying restrictions allow."

Heaven

RETIREMENT can be tough if it means giving up the home that goes with the job, but the Rt Rev Bill Westwood is as pleased as Punch to have hung up his cassock and left the baronial hall which is the traditional home of the bishops of Peterborough.

His lordship retired just before Christmas, turning the key for one last time on the draughty pile in which he had shivered out the past 11 winters. As the nation freezes, the bishop and his wife are now as snug as bugs in their new home, an 18th-century cottage in the Yorkshire village of Cottingham. "I can't describe how marvellous the feeling of warmth is. I urge all bishops to retire and leave their palaces," he hoots. His knitted bedsocks, he has bequeathed to his successor.



"You spoil that dog"

Family drama

I TRUST that personal affairs won't muddy the professional air in the forthcoming production in Oxford of John Osborne's *Look Back in Anger*.

Edward Fox's comely daughter Emilia, who played Darcy's sister Georgina in the BBC adaptation of *Pride and Prejudice*, takes a lead role as Jimmy Porter's wife, Alison. Her boyfriend, Orlando Wells, plays the part of Jimmy.

The production at Oxford's Old Fire Station next month is a student affair, but Orlando's mother, the actress Susannah York, will direct the play. "There have been a few raised eyebrows about my being directed by Mum and playing opposite Emilia," says Orlando. "But the great thing is that you can take out all the tension in the part you are playing. And luckily, Emilia and Mum get on like a house on fire."



Emelia Fox: leading role

P·H·S

IN NOLAN'S CUSTODY

Britain needs a regulator of regulators

Almost nobody likes big government any more. But the more that government fragments, the more elusive the bits become. Until recently, only political aficionados cared much about the loss of accountability that has accompanied the hiving off of government agencies and the creation of quangos. Now the interest is much broader. The lottery watchdog's recent admission that he accepted free flights in America from his own operator was a danger sign in itself. But it also focused this wider question: should the regulators be regulated and, if so, by whom?

The acknowledgement by Lord Nolan that the utility watchdogs come within his remit is, therefore, a welcome one. An infinite regression of regulators regulating each other would be foolish: but the Nolan committee is seen, for present purposes, as the fount of probity. It must be right both for Nolan to keep an eye upon the regulators, and on the executive agencies in due course, and for the regulators themselves to have a person or a body to whom they can turn for advice.

In Peter Davis's case, it seems to have been the quality of advice that compounded his own misjudgment. He asked a colleague whether it would be appropriate for GTech, a partner in the lottery consortium, to fly him around America, and the answer was yes. Anyone with a little more detachment could have told him that this was a peculiarly inappropriate action to take. Mr Davis had personally appointed the lottery operators. His personal reputation stood to be enhanced by the success of that choice. Oflot itself has a statutory interest in the success of its industry: among its tasks is to maximise the amount of money raised for good causes. Thus it has a common interest with the companies that it regulates and should be particularly sensitive to any accusation of closeness to them.

Ideally, since another of its tasks is to ensure the probity of the lottery operation, Oflot should simply be above suspicion, able to regulate itself. But the flights scandal has shown that, through naivety or carelessness, this is not the case. Nor has the Department of National Heritage shown itself able to perform the job of supervision. Apparently DNH advised Mr Davis not to accept hospitality from the operator, but he failed to take the advice. Of course the Secretary of State, Virginia Bottomley, could — and should — have sacked Mr Davis. But perhaps she was worried by Michael Howard's difficulties with a free-talking former prisons director: for better or worse she is bound by political constraints that do not apply to Nolan.

The Nolan committee ought itself to do some travelling to America (at public expense) to garner tips on how to ensure probity in regulation. The experience of regulation in that country is longer and more varied than it is here. Among the good practices that Britain could import are panels of several regulators, so that the burden does not rest upon the shoulders of one man or woman. Also effective is the fullest degree of transparency, a device that MPs have already accepted in their own regard as the best way of ensuring that undue influence is not bought. Regulators should list their every encounter with the industries that they oversee, information that should be published regularly. Such an exercise would be both a deterrent against, and a warning of, any relationship becoming too cosy.

But Nolan should also offer to regulators access to the same sort of advice that the Parliamentary Commissioner for Standards provides for MPs. If Mr Davis needs to know whether to fly GTech rather than American Airways, he ought not to be a regulator in the first place. But if he does need someone to ask he should be offered something better than a junior colleague.

CHILDREN IN NEED

Times readers have dug deep into their pockets

Generosity is always heart-warming, especially when it exceeds expectations. The remarkable response to our Christmas appeal has raised almost £100,000 for the children's cancer unit of the Royal Marsden Hospital — a sum larger than any of our previous Christmas appeals and one which will make a significant difference to the work and resources of this dedicated unit. This open-handedness is vivid testimony not only to the importance of the research and nursing care at the hospital's Sutton site, but to the heartfelt feeling across the country that children should be spared the suffering of cancer and the awful possibility of premature death.

That possibility, thanks to more than two decades of research at the Royal Marsden, is far less than it was a generation ago. Whereas 20 years ago the chances of children with cancer surviving were almost nil, now about 60 per cent make a full recovery. Cancer is still the biggest killer, after accidents, of children under 15, and about 500 a year still succumb to the disease. But the extraordinary advances in knowledge about cancer and in the refinement of techniques to arrest and treat the disease give grounds for hope that the steady accumulation of research findings and best hospital practice — both exemplified in the care offered by the Royal Marsden — will raise the cure rate at some stage soon to over 90 per cent.

Our reports of the individual children who have been given new hope of life by the Royal Marsden illustrate better than abstract statistics the joy of such success. Ian Cunneen, the little seven-year-old who in 1973 was the first person in Europe to receive a bone marrow transplant, is now a father with a normal, happy two-year-old son who himself shows no sign of genetic damage from his father's treatment for aplastic anaemia. Beau Griggs, the five-year-old who finished his chemotherapy course last month, has a very bright chance for a full recovery from leukaemia, rekindling hope and happiness in his parents. And Professor Ross Pinkerton, the hospital's consultant paediatric oncologist, has seen a revolution in the use and effectiveness of drugs which have all but eliminated the formerly appalling side-effects of treatment.

All these improvements, however, have not been serendipitous. The research that has underpinned them has been extensive and costly. The Institute of Cancer Research, adjacent to the Royal Marsden, employs some 600 people — a vast number, equivalent to the workforce of a medium-sized factory. Medical Research Council funding in Britain is, on the whole, well directed, but it does not cover the vital mix the hospital can offer between medical practice and research. For this, the hospital has relied on the donations of supporters and well-wishers. The reward has been the steady improvement in the mortality statistics.

The second conclusion that can be drawn from our Christmas appeal is the importance of reinforcing success. But the Royal Marsden has a record of extraordinary success. What it now needs is to cap that success; and to help them, what we need is to cap our readers' generosity. A sum over £100,000 would be a splendid example of the meaning of Christmas. Let us try to raise it before the year is out.

AGE CANNOT WITHER HER



At this cusp of the year, "Mirror, mirror, on the wall, who is the fairest of us all?" Well, certainly not you, reflects the mirror, flickering back those poached-egg faces wounded by the wear and tear of last week.

But according to the mystic meteorological mirror, Peter Pans born under the sign of Virgo possess the secret of eternal youth, or at any rate of eery agelessness. So this morning they look better than the rest of us. For example, while the new year rings in fresh wrinkles for all the other signs of the zodiac, Mother Teresa still resembles a prime pickled walnut, as she has for most of this century, and Sean Connery remains more persuasive than his younger successors as James Bond.

But the best example of the agelessness of the children of Virgo is Sophia Loren. At this autumn's Geneva film festival this sixtyish lady in designer spectacles still stopped the traffic by the lake. In her Cinderella career as waif from the slums of Naples to Hollywood sex-bomb she has made 84 films over 45 years, and earned £400 million. She has played opposite the starriest leading men from Cary Grant to John Wayne, and Charlton Heston to Clark Gable.

She became the greatest sex symbol of the Sixties, that decade of screen goddesses — greater than Lollobrigida or Bardot, Ava Gardner or Jayne Mansfield — a prodigy to equal Marilyn Monroe. At 61, she regularly appears on any list of the most beautiful women in the world. A recent poll of Italian men under the age of 30 voted her the woman they would most like to be marooned on a desert island with. And they were not thinking primarily of her talents as a pasta mamma. And yet she would agree that she is not a great actress. Directors have asked her for lumpish high spirits instead of using her taste for mischief. Most of her films have been turkeys. None has made screen history.

Off screen her life has been tempestuous, but private. Only somebody as nice as Loren could have made her long liaison with Carlo Ponti, beginning when she was an urchin of 14, palatable to Middle America. Through the flings and arrows of outrageous stardom she has always been a team player. She stuck with her eventual marriage to Ponti and her sons in spite of affairs with Cary Grant and others. The ever-youthful professional loved being bossed by Charlie Chaplin in his super-turkey, *A Countess from Hong Kong*. While Marlon Brando, that *macho uomo* method actor, resented it so much that by the end of the shoot actor and director were communicating only unprintably in writing.

Sophia's face, with that full mouth, high cheek-bones and big brown eyes a man could happily drown in, has become an icon for generations. Astrologers predict that this new year will eliminate fears and insecurities for those born under the sign of Virgo. In the case of Virgo's most stunning daughter they can save their ectoplasm. The earthy Italian supergirl soldiers through life's fears and insecurities. In the mirror on this last morning of Christmas week she is a superb example of serene beauty that defeats the years.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

Prison conditions and crime victims

From the Chairman of the Board of Visitors, Holloway Prison

Sir, The withdrawal of the inspectorate team from Holloway Prison (reports, December 19, 20) raised understandable public interest.

Our board made it clear many months ago to the Home Secretary, Prison Minister and the Director General of the Prison Service that there were serious problems at the prison. Our concerns were acknowledged; we continued to have dialogue with the Prison Service and with successive ministers; we were told that attempts were being made to address the situation. But conditions have continued to deteriorate.

Present government policies emphasise three points: the need to send more women to prison; the need to impose strict security on all inmates with little regard to circumstance or to resources available; the need to reduce expenditure throughout the service. So long as these three policies continue together it is hard to see how there can be a real improvement in conditions.

Most women at Holloway return to the community within a short period; a high proportion are on remand; many of them are the primary carers within their families and many have serious health problems. The maintaining of family ties and the fostering of a sense of self worth and responsibility are valuable investments for the community at large.

Reports from Woolf (1991) through Learmont (October, 1995) have emphasised the need to balance security with humanity. But security procedures and demands have become so complex and overriding that they endanger the humane aspects of prison life. Not only is this excessively demeaning for inmates but it also puts considerable stress upon staff recruited to serve in a disciplined yet caring public service.

Yours sincerely,
RACHEL PALMER,
Chairman, Board of Visitors,
Holloway Prison, N7 0NU.
December 28.

From Mr Arnold Barrow

Sir, The Government has resolved that in 1996 it wishes to attach more importance to the victims of crime. As an agency which has been instrumental in establishing victim support schemes throughout the country, the Suffolk Probation Service wholeheartedly supports this stance.

The Probation Service is often represented as siding with the offender and ignoring the victim. Nothing could be further from the truth. What is often perceived as softness is in fact a constructive and professional effort to face the offender with the consequences of his crime and to take active steps to see that it does not happen again. This is real crime prevention.

For some crimes prison is the only option but even in the current "prison works" climate, few claim that imprisonment rehabilitates the offender. Recent events at Holloway demonstrate the difficulty of achieving humane containment, let alone changing behaviour.

The role of the Probation Service and other Criminal Justice agencies is clear. But we should remember that if every member of society encouraged and nurtured personal and family standards of behaviour there would be less crime and fewer victims.

Yours faithfully,
ARNOLD BARROW
(Chief Probation Officer),
Suffolk Probation Service,
Foundation House,
34 Foundation Street,
Ipswich, Suffolk.

'Boy Friend' row

From Mr Sandy Wilson

Sir, There was a small error in your otherwise excellent obituary of John Heawood, the actor and dancer, on December 14.

Vida Hope, director of the 1954 Broadway production of *The Boy Friend* (for which I wrote the words and music), did not have a "nervous breakdown" during the production. After the final dress rehearsal she and I were barred from the theatre by the American management, Feuer and Martin. John Heawood was under contract to the management and was obliged to continue rehearsing during the previews under the director of Feuer, who also fiddled with the casting, at one point attempting to replace Julie Andrews with her understudy. "I suddenly thought," Heawood told me later, "I am in the presence of monsters!"

Vida and I were allowed back on the first night to view the result — an unhappy experience.

Yours faithfully,
SANDY WILSON,
Flat Four, 2 Southwell Gardens, SW7.

Pig missed

From Mr M. I. Burkham

Sir, For the sake of inter-species peace in 1996, please ask Philip Howard to lament his lacuna (article, December 22). Eighteen porcine column inches without mentioning the most glamorous, Miss Piggy.

Yours faithfully,
MICHAEL BURKHAM,
84 Richmond Road, SW20.
December 23.

Queen's attitude to royal divorce

From the Reverend Peter Evans

Sir, I thank God for a Queen who has had the courage to recognise the disaster of her son's marriage officially (reports, December 21) and to take an active role in its ending. Most of us can only guess at the pressures on people in their position when they choose life partners, both from the Constitution and the country's expectations and dreams. I suspect that many in high position anticipated problems at the time of the wedding, but the conventions and tradition that surround so much of public life appear to have taken priority over the values most of us would treasure.

My real concern is with the hypocrisy of establishing a situation where it is acceptable for Prince Charles to be a divorced king as long as he does not try to be a remarried one. Presumably that means that an unsung affair is acceptable because it is within the Constitution while a second marriage could not be. That would leave a fornicator at the head of the Church and country rather than someone who has got it wrong, said sorry and discovered the new life that is always there for us. I believe that this latter is the example the country needs rather than what is being imposed from so many quarters, including the Church.

What we are seeing does not reflect humanity or the Christian Gospel. I am no constitutional expert or theologian but, along with many, I would rather see a happily married man as Monarch of this country than someone who is supposed to be celibate — an unreasonable burden to impose on him and a condition few of his subjects would believe in.

Is it truth or is it law that we hold dear?

Yours faithfully,
PETER EVANS,
St Luke's Vicarage,
Portland Road,
South Norwood, SE25.
December 29.

From the Reverend W. E. K. Allander

Sir, The announcement that Her Majesty the Queen, with the evident approval of the Archbishop of Canterbury and the Prime Minister, has advised the Prince and Princess of Wales to divorce, must come as a great disappointment to millions of her subjects. The concurrence of the Archbishop makes it all seem very final.

What I find strange is at no time does there appear any mention of the effectiveness of the Gospel of Jesus Christ: namely repentance, forgiveness, reconciliation, restoration leading to new life. For commited Christians these principles are basic normal daily living. Their experience tells them all things are possible to those who believe. In them they find a power beyond themselves that they believe to be the grace of God. If these truths are foreign to the Monarchy it is a sorry day for Britain.

My hope and prayer, shared I suspect by millions, is that Prince Charles and Princess Diana separately come to experience these truths and find the healing that will restore their marriage and lead to their own and the nation's happiness.

Yours faithfully,
W. E. K. ALLANDER,
12 Richmond Park,
Blackrock Road, Cork, Ireland.
December 27.

From Mr M. J. Goddard

Sir, The dignity and substance of Her Majesty the Queen's Christmas message did much to restore the pride and esteem in which our Monarchy is regarded. To have commented in any way upon the recent public performances of both the Prince and Princess of Wales, would only have further devalued what it stands for in our Constitution and way of life.

While both the Anglican and Catholic Prelates in their Christmas sermons rightly confined themselves to the sanctity and responsibilities of marriage, it is now to be hoped that as the saga unfolds the Prince and Princess, their legal advisers, courtiers and friends, will be guided by respect for the institution of Monarchy, demonstrate a capacity for magnanimity and goodwill, and ensure a genuine sensitivity for the future of the two young princes in their public and private lives.

Only by so doing can the Princess realistically represent our country, and the Prince establish his credentials to preserve the integrity of the Monarchy.

Yours faithfully,
M. J. GODDARD,
Langtrees, Cott Lane,
Croyde, Braunton, North Devon.

Drug message

From Mr James Webb

Sir, Your reporters ("Teenager leaps to her death after pop concert", later editions, December 21) should listen closely to the words of Pulp's songs. Rather than exhorting their listeners to adopt a lifestyle of "drug related hedonism" they are actually quite critical and mocking of Ecstasy culture and its effect on the "20,000 people standing in a field" (*Sorted for E's & Wizz*) who go to festivals such as Glastonbury.

Why should the lead singer of Pulp be available for comment after a member of their audience dies? Should the Editor be available for comment if a reader commits suicide after reading *The Times* over breakfast?

Yours faithfully,
JAMES WEBB,
22 Auckland Road,
Upper Norwood, SE19.
December 22.

From Mr Alex Scott

Sir, It is true that today's younger generation, myself included, look toward pop icons for hero figures and guiding influences, but it is also true that the subjects that bands such as Pulp and Nirvana sing about are merely a reflection of modern society, not some construction they have invented. The vast majority of the songs on both of the latest albums from Pulp are no way related to drugs but concentrate rather on the relationship between males and females or, as in the title of the album *Different Class*, class distinctions in Britain.

If a link is to be established between pop culture and "a decline in teen spirit" (headline, early editions, December 21), we should also clearly establish the link between society's problems and pop culture.

Yours,
A. J. SCOTT,
45 Aire Road,
Wetherby, West Yorkshire.
December 28.

Daylight Bill

From Mr Brian Gordon

Sir, The move to Central European Time as proposed in a Private Members' Bill by Mr John Butterfill, MP (letters, December 21), would cause considerable religious difficulties for this country's Jewish population.

Jews are not allowed to commence morning prayers — whether praying individually or at synagogue services — until dawn. The latest time of dawn in the mid-winter months is currently around 7am. Under Central European Time dawn would arrive around 8am in mid-winter when many people are already on their way to work. Thus it would be difficult, if not impossible, for a significant section of the Jewish population to recite prayers at the authorised time.

In addition, the Jewish Sabbath would not terminate on Saturday nights during midsummer until nearly midnight, and well after midnight in the North of England and Scotland.

As an Orthodox Jew, I would not expect my community's religious difficulties arising from this issue to be of overriding concern among the general population. However, it is yet another factor which should be taken into account among the many arguments being expressed in favour of preserving the status quo.

Yours faithfully,
BRIAN GORDON
(Member, Board of Deputies of British Jews),
35-37 Brent Street, Hendon, NW4.
December 22.

Gurkha stigma

From Sir Michael Scott

Sir, The fine programme on the Gurkhas on BBC2 on December 26 was marred by a notable fault — the frequent reference (repeated in your preview that day) to "mercenaries".

With the formal agreement of the Nepalese Government, Gurkhas are recruited into the British Army, and the application of the term "mercenaries" was expressly prohibited in the 1947 memorandum of agreement between our governments.

To refer to the Gurkhas as mercenaries is to insult them (a most unwise procedure).

Yours faithfully,
M. SCOTT
(Gurkha Rifles, 1943-47;
Ambassador to Nepal, 1974-77),
87a Cornwall Gardens, SW7.

Weekend Money letters, page 38

Letters for publication may be faxed to 0171-782 5046.

Sporting contrasts

From Mr Graham Perry

Sir, The Oxford rugby captain is denied a justified victory by the controversial award of a penalty try in the final minutes of the keenly-contested Varsity match. His reaction? — to shake hands with the referee and the opposing captain at the end of the match.

Mike Atherton is given out to a catch in dubious circumstances in South Africa (reports, December 29). His reaction? — a prolonged and intimidating glare at the umpire followed by a snail's pace walk back to the pavilion thereby communicating his disapproval to the crowd.

Little was heard of the Oxford rugby captain's act of sportsmanship (letter, December 15) whereas the England cricket captain's act of dissent has grabbed approving headlines. Our standards slip further.

Regards,
GRAHAM PERRY,
Buckingham House,
The Broadway, Stanmore, Middlesex.
December 29.

Sweat and toil for a touch of genius

From Mr Ian Flintoff

Sir, Your light-hearted look at genius-versus-slog, using the well tried example of Mozart ("Sweat and toil", leading article, December 27), deserves an equally amiable riposte.

If each time the infant Wolfgang had played a note he had been sharply told to stop that bleeding racket or risk a cuff on the ear, he would soon have desisted and we would have heard no more of him.

This, in fact, is probably what happens to the huge majority of Mozarts — not just musicians but people of all kinds and with a massive diversity of skills. Most are threatened with a metaphorical cuff on the ear — perhaps in the form of financial, social or economic hardship — if the skills don't appear immediately profitable.

Some, however, persist in the pursuit of their own particular "racket" despite these constraints. They may even achieve some success at a much later age than the juvenile Wolfgang, who was so encouraged by his father.

In other words, slog and persistence may well account for more truly great achievement than so-called "genius".

Yours sincerely,
IAN FLINTOFF,
22 Chaldon Road, SW6.
December 27.

From Mr M. G. Bennett

Sir, Genius is not synonymous with high intelligence. I have been a member of Mensa, the high-IQ society, for some years now, and have found little evidence of genius in my fellow members. Nor would I expect to.

Genius is a quality we ascribe to those who have the ability to produce something new, something original. It is, as you rightly say in your leading article, something that some people have and some don't. Intelligence, as measured in IQ tests, is a measure of one's problem-solving ability. This is something different.

So the inference drawn by Professor Michael Howe of Exeter University that "not all geniuses are highly intelligent" (report, December 27) is quite right. Nor are all highly intelligent people geniuses. More to the point, neither all geniuses nor all high-IQ scorers are great achievers. That takes work.

Yours sincerely,
MIKE BENNETT,
177a Kingston Road,
Merton Park, SW19.
December 28.

Is that clear?

From Mr Euan MacAuslan

Sir, Sir Paul Beresford, MP, Parliamentary Under Secretary of State, Department of Environment, has recently signed the Health and Safety Information for Employees (Modifications and Repeals) Regulations 1995 (No 2923).

Could I please nominate him and his advisers for the Gobbledegook Award of 1995? Regulation 2 (b) (6) has 115 words and numbers in it, and two commas:

(b) in regulation 3, after paragraph (3) the following paragraph(s) shall be added:
(6) An employer may, in respect of employment for which a particular poster or leaflet has been approved under paragraph (4), comply with the requirements of regulation 4(1) by displaying that particular form of poster or giving that particular form of leaflet and in connection with any such compliance regulation 4 shall be construed as if the references to the approved poster and the approved leaflet in that regulation were references to the particular form of poster and the particular form of leaflet approved under paragraph (4) and as if the reference in regulation 4(3) to revision pursuant to regulation 3(2) were a reference to a revision pursuant to regulation 3(5).

Yours faithfully,
EUAN MacAUSLAN,
131 Claxton Grove, W6.
December 27.

Happy New Year

From Lady Platt of Writtle, FEng

Sir, Thank you for your lead story on Boxing Day, "Family values are message for Christmas"; for the article by Libby Purves about the Queen; for the story of the widow who benefited from Leah Betts's heart and lungs; and for your third leader, "God with us". These were all worthy of the best traditions of *The Times*.

At last journalists are writing about good news amongst the undoubted disasters. These articles give us hope and courage to work for better days in the New Year. May we have more of them.

Yours sincerely,
PLATT of WRITTLE,
House of Lords.
December 27.

Cord award

From Mr Nick Buswell

Sir, I was interested to read ("University news", December 27) that the Engineering and Physical Sciences Research Council has awarded a research grant of £68,510 with the description "rope degradation and fatigue behaviour". Is this not simply money for old rope?

Yours faithfully,
NICK BUSWELL,
20 Willow Court,
Skipton Way, Horley, Surrey.
December 28.

COURT CIRCULAR

BUCKINGHAM PALACE
December 29: The Queen and The Duke of Edinburgh were represented by Sir Denys Williams (Acting Governor-General of Barbados) at the State Funeral of Her Excellency Dame Nita Barrow (Governor-General of Barbados) which was held in the James Street Methodist Church, Bridgetown, this morning.

University news

Reading
Research grants and contracts include:
Mr A.R. Rowley (Land Management and Development), £35,000 from the Royal Institution of Chartered Surveyors/DOE — quality of urban design.
Dr J.F.V. Vincent (School of Animal and Microbial Sciences), £127,605 from the Secretary of State for Defence — clothing systems.
Dr J.F.V. Vincent (School of Animal and Microbial Sciences), £55,650 from Unilever Research — biomechanics of hair fibre fracture.
Professor M.J.C. Crabbe (School of Animal and Microbial Sciences), £105,877 from the Wellcome Trust — engineered alpha crystalline as a molecular chaperone.
Dr R.J. Esslemont (Agriculture), £212,000 from industrial sponsors, including 200 veterinary practices and 100 farmers — research into the development of a commercially useful integrated dairy recording scheme with particular emphasis on the health, fertility and welfare of animals.

Church news

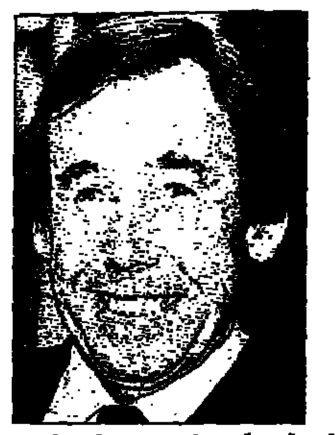
The Ven Michael Till, Archdeacon of Canterbury and a Canon Residentiary of Canterbury Cathedral, is to be Dean of Winchester, succeeding the Very Rev Trevor Beeson, who retires on February 29.

The Rev Robert Evens, Vicar, Locks Heath and Rural Dean of Fareham, diocese Portsmouth: to be Archdeacon of Bath, diocese Bath and Wells.

Appointments
Canon David Abraham, Priest-in-charge, St Giles, Norwich (LEP), and an Honorary Canon of Norwich Cathedral: to be Vicar, St Matthew, Thorpe Hamlet (Norwich).
The Rev Oriel Alby, Priest-in-charge, St John, Forton: to be Vicar, St James, Milton (Portsmouth).
The Rev Enid Barnes, Assistant Curate, Walsall Wood: to be Team Vicar, Chell Team Ministry (Lichfield).
The Rev Neville Beamer, Vicar, Yateley: to be also Rural Dean of Odiham (Winchester).
Canon Michael Benton, Diocesan Director of Education (Winchester): to be Priest-in-charge, Kingsclere, same diocese.
The Rev Jeffery Bird, Chaplain, HM Prison, Dartmoor (Exeter): to be Chaplain, HM Prison, Albany, Isle of Wight (Portsmouth).
The Ven John Burgess, retiring as Archdeacon of Bath (Bath and Wells) as from December 31: to be Archdeacon Emeritus.
The Rev Simon Cowling, Assistant Curate, Far Headingley: to be Vicar, Roundhay St Edmund, Leeds (Ripon).
The Rev John Elliston, Vicar, St Augustine's, Ipswich (St Edmundsbury and Ipswich): to be Rector, Guernsey, St Peter Port (Winchester).

Weekend birthdays

TODAY
Mr A.M. Allen, former chairman, UKAEA, 71; Professor Sir Roy Calne, surgeon, 65; Mr Anthony Cripps, QC, 82; Mr Geraint Talfan Davies, controller, BBC Wales, 52; Mr Bo Diddley, guitarist and singer, 67; General Sir David Fraser, 75; the Hon Sir Archibald Hamilton, MP, 54; Lord Harvington, 88; Sir John Houghton, former chief executive, Meteorological Office, 64. Lord Howick of Glendale, 58; Professor Dame Rosalinde Hurley, microbiologist, 66; Mr Timothy Mo, writer, 45; the Right Rev Peter Nott, Bishop of Norwich, 62; Lady Oppenheimer, theologian, 69; Mrs Gwen Randall, Head, Framlingham College, 45; Sir Albert Robinson, company director, 80; Professor A.H.R. Rowe, former Dean of Dental Studies, United Medical and Dental Schools of Guy's and St Thomas' Hospitals, 70; Professor Robert Shackleton, geologist, 86; the Duke of Somerset, 43; Lord Terrington, 80; Sir David Willcocks, former Director, Royal College of Music, 76; Mr Clifford Williams, theatrical director, 69.




Gordon Banks, the footballer, is 58 today; Sir Anthony Hopkins, the actor, will be 58 tomorrow

TOMORROW
Mr Douglas Anthony, CH, former Australian Deputy Prime Minister, 66; Mr Glanvill Benn, publisher, 90; Sir George Blunden, former deputy governor, Bank of England, 73; Mr Michael Bonallack, golfer, 61; Sir George Christie, chairman, Glyndebourne Productions, 61; Mr Stephen Cleobury, organist, 47; Air Marshal Sir Patrick Dunn, 83; Mr Roy Greenslade, former Editor, Daily Mirror, 49; Miss Tess Jaray, artist, 58; Mr Ben Kingsley, actor, 52; Mr Sandy Marshall, former chairman Commercial Union Assurance, 71; Dr Valerie Pearl, former President, New Hall, Cambridge, 69; Mr Jean-Pierre Rives, rugby player, 43; Sir Joshua Rowley, former Lord Lieutenant of Suffolk, 75; Mr A.N.R. Rudd, chairman, Williams Holdings, 49; Sir John Sainty, former Clerk of the Parliaments, 61; Mr Alex Salmond, MP, 41; Sir David Walker, former chairman, Securities and Investments Board, 56.

Anniversaries

TODAY
BIRTHS: Rudyard Kipling, poet and novelist, Nobel laureate 1907, Bombay, 1865; Stephen Leacock, humorous writer and economist, Swanmore, Hampshire, 1869; Sir Carol Reed, film director, Putney, 1906.
DEATHS: Robert Boyle, chemist and physicist, London, 1691; John Needham, priest and man of science, Brussels, 1781; Sir William White Baker, explorer in Africa, Newton Abbot, Devon, 1893; Amelia Bloomer, campaigner for women's rights, 1894; Rufus Isaacs, 1st Marquess of Reading, Lord Chief Justice 1913-21, Viceroy of India 1921-26, London, 1935; Romain Rolland, novelist and biographer, Nobel laureate 1915, Vezelay, France, 1944; Alfred North Whitehead, philosopher and mathematician, Cambridge, Massachusetts, 1947; Trygve Lie, first Secretary-General of the UN 1946-52, Geilo, Norway, 1968.
Transvaal became a republic with Paul Kruger as the first president, 1880.
A petition addressed to Queen Victoria, signed by over 1,000,000 women appealing for public houses to be closed on Sundays, was handed to the Home Secretary, 1887.
Russia officially became the USSR, Union of Soviet Socialist Republics, 1922.

TOMORROW
BIRTHS: Jacques Cartier, navigator, St Malo, Brittany, 1491; Charles Edward Stuart, (Bonnie Prince Charlie), Rome, 1720; Charles Cornwallis, 1st Marquess Cornwallis, soldier and statesman, London, 1738; Giovanni Pascoli, poet, San Mauro di Romagna, 1855; Henri Matisse, painter, Le Cateau, France, 1869; George C. Marshall, general, statesman, formulated Marshall Aid, Nobel Peace laureate 1953, Uniontown, Pennsylvania, 1880.
DEATHS: Giovanni Borelli, mathematician and astronomer, Rome, 1679; Sir Dudley North, financier, London, 1691; John Flamsteed, 1st Astronomer Royal 1675-1719, London, 1719; Gustave Courbet, painter, La Tour-de Peilz, Switzerland, 1877; Migeul de Unamuno, philosopher and poet, Salamanaca, Spain, 1936; Sir Frank Benson, actor-manager, London, 1939; Sir Malcolm Campbell, land and water speed record breaker, Reigate, Surrey, 1948.
The window tax was imposed, 1695.
Ellis Island, New York, was opened as an immigration depot, 1890.
The chimes of Big Ben were broadcast by the BBC for the first time, 1935.
The farthing ceased to be legal tender in Britain, 1960.

Forthcoming marriages

Mr H.F. Bott
and Miss A.E.S. Hohler
The engagement is announced between Harry, youngest son of Mr and Mrs Harry Bott, of Benington Lordship, Hertfordshire, and Alice, eldest daughter of Mr and Mrs Fred Hohler, of The Court Lodge, Stansted, Kent.

Mr R.M.S. Channing
and Miss K.J. Watt
The engagement is announced between Rupert Michael, only son of Mr and Mrs Michael Channing, of Wonersh, Surrey, and Karen Jane, eldest daughter of Mr and Mrs Neal Watt, of Nunthorpe, North Yorkshire.

Mr J.D.C. Douglas-Hamilton
and Miss E.J.P. Warlow
The engagement is announced between James, only son of Major and Mrs Bruce Douglas-Hamilton, of Silchester, Berkshire, and Emma, youngest daughter of Mr and Mrs John Warlow, of Penshurst, Kent.

Mr T.C. McFadzean
and Miss C.N.M. Hassall
The engagement is announced between Tariq Craig McFadzean, son of Mrs Jean Hinckley, of Largo, Florida, and Catriona Nella Miriam, daughter of Mr and Mrs Nicholas Hassall, of Datchet, Berkshire.

Mr C.J. Minter
and Miss H. Sukupová
The engagement is announced between Christopher, elder son of Mr and Mrs Andrew Minter, of Wilstone, Hertfordshire, and Hana, younger daughter of Mr and Mrs Ludvik Sukup, of Veseli nad Moravou, Moravské Slovácko, Czech Republic.

Mr C. Broodbank
and Miss V. Isaakidis
The engagement is announced between Cyprian, son of Mr and Mrs D. Broodbank, of Chelsea, London, and Valasia, daughter of Mr and Mrs G. Isaakidis, of Athens, Greece.

Mr A.C. Peers and
Miss N.C. Heywood-Lonsdale
The engagement is announced between Anthony, younger son of Mr and Mrs Robin Peers, of Castle Frome, Herefordshire, and Nichola, daughter of Mr and Mrs Timothy Heywood-Lonsdale, of Shavington, Shropshire.

Mr J.E. Sage
and Miss T. Newell
The engagement is announced between James Emmet, son of Mr and Mrs J.O. Sage, of Willenhall, West Midlands, and Tracey, elder daughter of Mr and Mrs Anthony Newell, of Walsall, West Midlands.

Marriages

Mr P. Coles
and Miss S. Owens
The marriage took place on Friday, December 29, 1995, at Hammersmith Register Office, between Mr Peter Coles, son of Mr Robert Coles and the late Mary Coles, of Caversham, and Miss Sally Owens, daughter of Mrs Joyce Owens and the late Eddie Owens, of Birkenhead.

Mr J.R. Cridland
and Miss H.J. Allison
The marriage took place on December 22, 1995, in Oxford, of James, son of Mr and Mrs Richard Cridland, of Oxford, to Harriet, elder daughter of Dr Wade Allison, of Ludgershall, Buckinghamshire, and Mrs Sarah-Jane Allison, of Denton, Oxfordshire.

Latest wills

Mr Christopher Eliot **Eliot-Cohen**, of Ramsbury, Wiltshire, landowner and farmer, Quondam Deputy Lieutenant and High Sheriff of Wiltshire, left estate valued at £6,407,793 net.
He left £75,000 to his wife to distribute to charitable beneficiaries and the Eliot-Cohen Charitable Trust.
Other estates include (net before tax):
Mrs Grace Helen **Ballard**, of Callow End, Worcester £681,698
Mrs Jean **Clayson**, of Laleham, Middlesex........£900,863
Mr Christopher John **Couch**, of Colkirk, Norfolk £1,111,623

Tree-rings add 500 years to town's age

By Norman Hammond, Archaeology Correspondent

TREE-RING dating has shown that one of the world's first towns is more than 500 years older than previously thought. Hundreds of tiny fragments of juniper wood from the Anatolian Neolithic site of Çatal Höyük yielded a tree-ring sequence 570 years in length, beginning in 7020 BC.

Çatal Höyük has been famous for nearly 40 years as the largest known Neolithic settlement in the Middle East. Covering some 13 hectares (32 acres) in the Konya plain in south-central Turkey, it was discovered and excavated in the 1960s by James Mellaart of London University. A project based at Cambridge will yield further detailed data.

The new dates, however, come from work by Maryanne Newton on "some five hundred very nasty charcoal fragments", some too small even for standard radiocarbon dating. By identifying the patterns of tree-rings in the fragments and patiently matching them up, Ms Newton has constructed a sequence from about 7020 to 6500 BC.

This contrasts with the textbook dates for Çatal Höyük of 6500-5400 BC, and the new scheme "will be the starting point for all Anatolian Neolithic dendrochronological dates from now on", according to Dr Peter Kuniholm of Cornell University. The research forms part of his long-term programme, so far up to some eight million tree-ring measurements, which is creating a new and independent timescale for Aegean archaeology.

Similar achievements at the far end of Europe are described by Professor Mike Baillie in his new book *A Slice Through Time*. At the Palaeoecology Centre of Queen's University, Belfast, Professor Baillie has elucidated an oak dendrochronology, based on Irish and English bog-oaks, running back to the end of the Ice Age.

Such dates are precise to a single year, he emphasises, so that the Neolithic Sweet Track in Somerset, crossing a piece of boggy ground, is known to have been built in 3807 BC. More distant events can also be dated: there was an environmental calamity in 1628 BC which may be linked to the eruption of the Thera volcano in the Aegean.

Such precision often challenges accepted archaeological ideas: Thera had been linked to the collapse of the Minoan civilisation in Crete, which had in turn been placed after 1500 BC. The two events must now been seen separately, most scholars feel, although this in turn raises problems about the reliability of Egyptian dynastic dates at this time: but, as Professor Baillie notes, "the trees don't lie — and they were there!"

Church services tomorrow

First Sunday after Christmas
ABERDEEN CATHEDRAL: 10.15 S Euch, Sumsion in F, Coventry Carol (Shaw): 6.30 EP, the Provost.
BELFAST CATHEDRAL: 10 HC; 11 H Euch: 3.30 EP.
BIRMINGHAM CATHEDRAL: 9 MP; 9.15 HC: 11 Choral Euch, Jackson in G, Rev Dr M Palmer: 4 Choral E, Responses (Aylceward), O leave your sheep (Leighton).
BLACKBURN CATHEDRAL: 8 HC; 9.15 M; 10.30 Euch, Canon M Taylor: 4 E.
BRISTOL CATHEDRAL, College Green: 7.40 M: 8 HC: 10 Euch, Canon A Redfern: 3.30 Choral E. There is no rose of such virtue (Benton), Myn Lyking (Terry).
CANTERBURY CATHEDRAL: 8 HC; 9.30 M; 11 S Euch, Missa Brevis (Mozart). There is a flower sprung (Rutter), Precentor; 3.15 E. Responses (Leivers). Tomorrow shall be my dancing day (Gardner); 6.30 Carols.
CARLISLE CATHEDRAL: 7.45 M: 8 HC; 10.30 Euch, Les Mages (Messiaen). In Dir ist Freude (Bach), the Dean: 3 E.
CHELMSFORD CATHEDRAL: 7.30 MP; 8 HC; 9.30 Euch: 11.15 Euch, Rev C Burdon; 6 E. Responses, Vice Provost.
CHESTER CATHEDRAL: 7.45 L; 8 HC: 10 Choral M, Responses (Rose). Te Deum (Howells); 11.30 Choral Euch; Whence is that goodly fragrance? (McPhee). Canon M Rees: 3.30 Choral E. Responses (Rose). There shall a star from Jacob come forth (Mendelssohn): 6.30 Carols.
CHICHESTER CATHEDRAL: 8 HC: 10 M. Dormi Jesu (Aston), Rev R Robinson: 11 S Euch, Mass for four voices (Byrd). Praise our Lord, all ye Gentiles (Byrd), the Archdeacon: 3.30 E.
CHRIST CHURCH CATHEDRAL, Oxford: 8 HC: 10 M, Canon Ward: 11.15 S Euch, Missa O magnum mysterium (Victoria). Canon O'Donovan; 6 E. The shepherds pipe carol (Rutter).
COVENTRY CATHEDRAL: 7.40 MP: 8 C: 10.30 Euch. A solis ortus cardine (Plainsong). O magnum mysterium (Victoria), Rev A Darby: 5.30 E, Responses (Smith). The Lamb (Taverner).
DERBY CATHEDRAL: 8 HC: 10.45 S Euch, Rev S Barby: 4 EP: 6.30 Carols.
DURHAM CATHEDRAL: 8 HC: 10 M, Responses (Smith). Hodie Christus natus est (Sweelinck), Canon S Pedley; 11.15 HC, Lullay Lord Jesus (Thalben-Ball), Rev M Parker: 3.30 E. Responses (Divers). Run with torches (Gritton).
ELY CATHEDRAL: 8.15 HC: 10.30 Euch, Prelude (Kyrie). Precentor: 3.45 EP: 4 Carols.
EXETER CATHEDRAL: 8 HC: 9.45 S Euch. Break forth, O beauteous heavenly light (Bach). That Virgin's child (Rubbra), Precentor; 11.15 M. Responses (Ferial). Te Deum (Smart), Canon D Ison: 3 E. On this day earth shall sing (Stewart).
GUILDFORD CATHEDRAL: 8 HC, Rev Dr I Fisher: 9.45 S Euch, Rev J Clark: 11.15 M: 6.30 E.
LEICESTER CATHEDRAL: 8 HC: 10 M; 10.30 Euch. Sing lullaby (Howells), 4 E.
LICHFIELD CATHEDRAL: 8 HC; 10.30 S Euch, Missa collegium regale (Howells), The Sussex carol (Willcocks). Ding dong merrily on high (Willcocks). Prebendary M Harding: 3.30 E. Responses (Rose). For unto us a child is born (Handel).
LINCOLN CATHEDRAL: 7.45 L: 8, 12.30 HC; 9.30 S Euch, Mass for four voices (Byrd), I wonder as I wander (Rutter), Subdean: 11.15 M. Collegium regale (Howells). Sans day carol (Rutter): 3.45 Nine lessons & carols.
LIVERPOOL CATHEDRAL: 10.30 Euch, Spatzenmesse (Mozart), the Dean: 3 Carols & lessons.
LLANDAFF CATHEDRAL: 7.30 M&L; 8, 12.15 H Euch, Rev J Redvers Harris: 9 Parish Euch, Rev Dr J Baldwin: 11 S Euch, Canon: 3.30 Solemn E & Sermon, the Dean.
NEWCASTLE CATHEDRAL: 8, The Archdeacon of Northumberland: 9.30 Addington Service (Shephard), The Archdeacon of Northumberland.
NEWPORT CATHEDRAL: 10.30 M. Benedicus: 6.30 Euch.
SHEFFIELD CATHEDRAL: 8.7.45 HC: 9.30 Parish C, Captain A Turner: 11 M, Canon C Smith: 6.30 E & Sermon, Canon T Page.
SOUTHWARK CATHEDRAL: 9 Euch; 11 Choral Euch, Nativity carol (Rutter), Sans day carol (Rutter), Rev Canon R Royle: 3 Choral E. Here is a little door (Howells), Canon D Painter.
TRURO CATHEDRAL: 8 HC; 9 M, Librarian: 10 S Euch. Up good christian folk and listen (Cantiones). Lullay, my lyking (Holst), the Dean: 3 Children; 6 E & carols, Lulla, lulla (Leighton).
WAKEFIELD CATHEDRAL: 8 HC, Canon D Baxter: 9.15 Parish C, Canon D O'Connor: 11 Solemn Euch, Ordinary (Merbecke), Canon D Baxter: 5 E, Rev A Jennings.
WESTMINSTER ABBEY: 8 HC: 10 M. Responses (Sanders). The blessed Son of God (Williams): 11.15 Abbey Euch (Leighton). Jesus the thought of thee (Tye). O magnum mysterium (Poulenc), Canon C Semper: 3 E. And the glory of the Lord (Handel), Rev B Fenton.
WESTMINSTER CATHEDRAL: 7,8,9,10.30, 12,5.30, 7 Mass: 10 MP: 3.30 Solemn V&B.
WINCHESTER CATHEDRAL: 10.30 M. Te Deum (Ireland). Welcome Yule (Parry): 11.30 Euch. Mass for five voices (Byrd). Hymn to the mother of God (Tavener): 3.30 O magnum mysterium (Poulenc). Gloucester service (Howells). Tomorrow shall be my dancing day (Gardner), Canon Morgan.
SOUTHWELL MINSTER: 7.45 L: 8 HC: 9.30 Parish C, Provost: 11 M. Myn Lyking (Terry): 3.15 E. In the bleak midwinter (Holst), A New Year carol (Britten)
YORK MINSTER: 8.8.45 HC: 10 S Euch. Missa O quam gloriosum (Victoria), I sing of a maiden (Berkeley): 11.30 M. Responses (Moorse). Short service (Gibbons): 4 E Jackson in D: Carols at crib, Rev Canon L Stanbridge.
ST ASAPH CATHEDRAL, Clwyd: 10.30 Choral Euch. Missa Sancti Nicolai (Haydn), the Dean.
ST DAVIDS CATHEDRAL: 8 HC: 9.30 Parish Euch: 11.15 Parish M: 6 Parish E.
ST GEORGE'S CATHEDRAL, Southwark: 8,10.6 LM: 11.30 Solemn Mass, Rev P Turner.
ST GILES' CATHEDRAL, Edinburgh: 8.10 Morning. Missa brevis (Leighton). 11.30 Morning. Festival Te Deum (Britten): 6 Evening HC, Minister.
ST PAUL'S CATHEDRAL, London: 8 HC: 8.45 M: 11 S Euch. Missa obis factor (Near). Altissime (Plainsong). Quec vidistis pastores (Poulenc). Rev J Halliburton; 3.15 E. Blessed city heavenly salem (Bairstow), Rev E Teale: 11.30 Watchnight, Rev J Halliburton.
ALL SAINTS, Margaret Street, W1: 8.5.15 LM; 10.20 MP; 4.30 EP: 11 HM, Missa O magnum mysterium (Victoria). There is no rose (Joubert), the Vicar.
ALL SOULS, Langham Place, W1: 11, Preb R Bewes; 6.30 Rev Dr J Stott: 11.15 Watchnight, Rev Dr J Stott.
AMERICAN CHURCH IN LONDON, Tottenham Court Rd, W1:
THE ASSUMPTION, Warwick Street, W1: 11 Mass for four voices (Tallis), Carols.
CROWN COURT CHURCH OF SCOTLAND, Covent Garden, WC2: 11.15 Dr P Green.
HOLY TRINITY BROMPTON, Brompton Road, SW7: 9 HC, Rev S Downham: 11 Informal service, Mr J Jennings: 5,7.30 Informal service, Rev S Downham.
THE ORATORY, Brompton Road, SW7: 7, 8, 9, 10, 11 Mass, Missa puer qui natus est nobis (Guerrero). Verbum caro (Sheppard) 12.30, 4.30, 7 Mass: 3.30 V & B, O magnum my terium (Byrd).
WESLEY'S CHAPEL, City Road, EC2: 11 Morning service, Sister E Colley.
WESTMINSTER CENTRAL HALL (Methodist), SW1: 11 Worship, Rev Dr P Graves.
ST ANNE AND ST AGNES (Lutheran), Gresham St, EC2: 11 Choral HC, Elizabeth Hess.
ST BARTHOLOMEW THE GREAT, Smithfield, EC1: 9, 11 HC, the Rector; 6.30 E.
ST BRIDE'S, Fleet Street, EC4: Te Deum collegium regale (Howells), O magnum mysterium (Victtoria), Canon J Oates: 6.30 Responses (Byrd), Christmas motets (Poulenc), Canon J Oates.
ST CLEMENT DANES: 11 Choral Euch, Mass for four voices (Byrd). The lamb (Tavener), Rev P Bishop.
ST COLUMBA'S CHURCH OF SCOTLAND, Pont Street, SW1: 11, 6.30 Rev W Cairns.
ST ETHELDREDA'S, Ely Place: 9, 11 Masses, Missa O magnum mysterium (Victoria). Dies sanctificatus (Praenestinus).
ST GEORGE'S, Hanover Square, W1: 8.30 HC: 11 S Euch, Missa brevis (Viadana). A virgin most pure (Eng Trad), Rector.
ST JAMES'S, Garlickhythe, EC4: 10.30 S Euch, John Paul, Rector.
ST JAMES'S, Sussex Gardens, W2: 10.30 S Euch, congregation, Rev A Meldrum; 6 E
ST JOHN'S, Stratford E15: 11 Family C, Rev M Holmden; 11 HC, Rev J Meadway.
ST LUKE'S, Chelsea, SW3: 8 HC; 10.30 Euch, Fugue (Bach), Rev S Watson; 6.30 EP.
ST MARK'S, Regents Park Rd, NW1: 8,9.45,11 LM.
ST MARGARET'S, Westminster, SW1: 8 HC; 10 M, Rev C Semper; 11 S Euch, Spatzenmesse (Mozart), A babe is born (Mathias), Sister H Markey 11.15 Euch, Rev Dr A Harvey; 3 E, Rev B Fenton.
ST MARTIN-IN-THE-FIELDS, WC2: 8 HC; 9.45 Parish Euch; 11.30 Visitors, Rev B Schunemann; 2.45 Chinese.
ST MARY ABBOTS CHURCH, Kensington W8: 8,12.30 HC; 9.30 Parish Euch, Rev F Gelli; 11.15 Choral M, Rev F Gelli; 6.30 E, Rev M Fuller.
ST MARY'S, Bourne Street, SW1: 9.10 LM; 11 HM, Missa O magnum misterium (Victoria), Fr S Young.
ST MARY-THE-VIRGIN, Primrose Hill: 8 HC; 10.30 Parish Euch, Rev D Jones; 6 EP.
ST MARYLEBONE, Marylebone Road, W1: 8 HC; 11 Sung Euch, Mass (Merbecke), Rector.
ST PAUL'S, Wilton Place, SW1: 8,9 HC: 11 Solemn Euch, Rev C Courtauld.
CHAPEL ROYAL OF ST PETER AD VINCULA, HM Tower of London: 11 HC, Canon J Murphy.
CHAPEL ROYAL, St James's Palace: 8.30 HC; 11.15 MP, There is no rose (15th C English), Rev Preb S Williams.
CHAPEL ROYAL, Hampton Court Palace: 8.30 HC; 11 M, Deane in E flat: 3.30 Men's voices, Gloria tibi (Byrd), Resonet in laudibus (Händl), Responses (Reynolds).
GROSVENOR CHAPEL, South Audley Street, W1: 8.15 HC; 11 S Euch, Rev S Hobbs.
THE TEMPLE CHURCH, Fleet Street: 8,11.15 HC, Jesu, dulcis memoria (Vittoria), the Master.
GUARDS CHAPEL, Wellington Barracks, SW1: 11 M, O little one sweet (Old German tune), A babe is born (Mathias), Rev K Joyce, Band of life guards: 12 HC.
ROYAL NAVAL COLLEGE CHAPEL, Greenwich, SE10: M, The infant king (Trad), Rev C French.

PERSONAL COLUMN

BMD'S: 0171 782 7272
PRIVATE: 0171 481 4000
TRADE: 0171 481 1982
FAX: 0171 481 9313

'Teacher', said the scribes, 'we know that what you speak and teach is sound; you pay deference to no one, but teach in all sincerity the way of life that God requires.' Luke 20 : 21 (REB)

ACKNOWLEDGEMENTS

PIRATIN - Lilian Temple, wishes to acknowledge all the kind messages of sympathy she received from dear comrades, family and friends on the recent death of her beloved partner Phil Piratin.

BIRTHS

ADCOCK - On Christmas morning at the Rosie Maternity Hospital, Cambridge to Sarah (née Wainman) and Robert Charles, a daughter (Rachel Hannah), a sister for Simon Robert.
BULLARD - To Amanda and Sam, on 28th December, a son, Patrick Gerald Christopher, a brother for Tatty and Louisa.
FEROZE - On December 21st to Aliya (née Macallister) and Jonathan, a daughter, Amelia Katharine, a sister for Georgina.
FOLEY-WILLIAMSON - On December 28th 1995 to Jackie and Patrick, a son, Montgomery Patrick.
GAY - On December 23rd, 1995 in Berlin, to Serena (née Sellers) and Nicholas, a son Edmund Charles Sellars.
JACOBS - On December 22nd, to Clare (née Gutmann) and Hugo, a son.
KNIGHT - On November 27th 1995, at 02.40 am, to Helen (née Morrison) and Lyndon, a daughter, Sarah Alexandra. A sister for Christopher David.
McINTOSH - On December 21st 1995, to Annabelle (née Taylor) and Peter, a son James William Munro. We regret that this announcement appeared yesterday, under the wrong classification.
McINTOSH - On December 21st, to Bruce and Sophy, at Wallingford Hospital Oxfordshire, a daughter.
McKENNA - On December 26th to Tory and Donal, a daughter, Olivia Tara, a sister for Charlotte, Benedict and Harriet.
ORSBOURN - On 20th December 1995, at Maidstone Hospital, to Carol (née Munn) and Colin, a son, Jonathan Charles, a brother for Charlotte and Sophia.
TAYLOR - On 21st December, to Colin and Sarah (Lummis), a daughter, Cora Helen, a sister for Nicola.
THEMANS - On Christmas Day, to Sally (née Ogden) and Johnny, a daughter, Harriet Anna.
TICE - On 9th December 1995, to Sarah (née Glover) and William, a daughter, Georgia Charlotte, a sister for Natasha and Hannah.
TRANT - On 28th December 1995 at West Dorset Hospital, to Rebecca (née Mangles) and Richard, a son, Richard Brooking.
WARNER - On December 28th, to Katy (née Wright) and Edmond, a daughter, Clemency Mary, a sister for Eleanor.
WILLIAMS - On 27th December 1995 at East Surrey Hospital to Caroline and Paul, a son, James Thomas.

THE TIMES
NOTICE TO ADVERTISERS
To place your Birth, Marriage or Death Notices over the New Year Holiday period please call during the following times:-
Saturday 30th December: 9.30am - 12.30pm
Monday 1st January 1996: 11.00am - 2.00pm
Telephone 0171 782 7272
where our staff will be available to take your call.

DEATHS

AUSTIN - Julia Elizabeth (née Austin) - on 28th December 1995 at Summerland House Nursing Home, Mount Durand, St. Peter Port Guernsey and formerly of Chigwell, Essex, loving and loved widow of James Branston Austin O.B.E. J.P., mother of Sarah Frith and the late Charles Austin, mother-in-law of William de V. Frith J.P., grandmother of William, Benjamin and Carter Frith. Memorial service at the Forest Parish Church on Wednesday 3rd January at 11.00 am. Friends kindly accept this intimation. Family flowers only, donations if desired may be sent to Guernsey Society for Cancer Relief c/o Hon. Treasurer, Villa du Guet, Albecq, Castel or Arthritis Care c/o Hon. Treasurer Mr. P. Keeling, Fernhill, Green Lanes, St. Peter Port, Guernsey.
BARNES - Very peacefully at the home of his daughter and son-in-law on December 27th James Charles Henry Barnes of Hastings aged 82. Widower of Dorothy Emily Barnes, father of Evelyn Janet Pond and Christopher James Barnes, a much loved father, grandfather and great-grandfather. Funeral Service at St. Edmund the King, Pinner Road, Northwood, Middx., on Monday January 8th 1996 at 2 p.m. Family flowers only please but donations if desired to MacMillan Nurses c/o Bradley & Jones, 7 Love Lane, Pinner, Middx., HA5 3EE (0181) 866 0088.
BRADSHAW - Elizabeth Ramsay, wife of the late George Albert Bradshaw, died peacefully in Bromley Hospital on 20th December 1995, aged 88. Funeral Service at All Saints Church, Petham, Canterbury, Kent at 2.30pm on Friday 12th January. Family flowers only, but donations to Redwings Horse Sanctuary, Hill Top Farm, Hall Lane, Frettenham, Norwich NR12 7RW.
CARNWATH - Sir Andrew, KCVO, aged 86, peacefully at home on December 29th. Beloved husband, father, step-father and grandfather. Private family funeral. Memorial Service to be announced later.
CLIFTON - Doris Colmer, (née Rackham), peacefully aged 93 on December 27th at St Peter's Convent, Herne Bay Kent, widow of Charles Samuel Clifton late of Blackheath, London, and father of Fr. Michael Clifton, Parish Priest of Colliers Wood, London SW19. Requiem Mass at Our Lady of the Sacred Heart, Herne Bay on Wednesday 3rd January 1996 at 11.00am followed by interment at Herne Bay Cemetery. May She Rest in Peace.
DUDFIELD - Derek, aged 66 years on Saturday 23rd December. Dearly loved and missed by wife Jacqueline, children Andrew, Mark and Jill, and grandchildren. Funeral at Tewkesbury Abbey on Thursday 4th January at 11.30am. Family flowers only, but donations to The Alzheimer's Disease Society c/o Malcome Presland Funeral Directors, No.1 High Street, Tewkesbury.
FULLER - Suddenly but peacefully on December 27th 1995, Patricia. Beloved wife of John, and mother of Nicholas, David and Barbara. Service and interment at St Anne's Church, Baslow, Derbyshire on Friday 5th January 1996 at 10.30am. Enquiries to John Heath & Sons Funeral Directors, Earsham Street, Sheffield. Tel: (0114) 2722222.
HASKELL - On December 24th, 1995 after much illness bravely borne, Anne, loving wife of the late Harry. Funeral Service on Thursday January 4th, 1996 at St Mary's Church, Bramshott at 1.30 pm., followed by private cremation. Family flowers only, but donations if desired to 'Bramshott & Liphook Voluntary Care' c/o G M Luff & Partners Ltd, 84 Lion Lane, Haslemere, Surrey GU27 1QH or Tel: (01428) 643524.
HERVEY-BATHURST - Sir Frederick Peter, 6th Baronet, late Grenadier Guards, peacefully in New Jersey, U.S.A., on 27th December 1995 aged 92.
KELLY - Thomas Stuart-Black, F.R.C.S. on the 24th December, peacefully after a long illness. Aged 84 years. Funeral Service on Friday 5th January at Haycombe Crematorium, Bath at 1.40pm. Family flowers only. Enquiries to E. Hooper & Son, tel: 01225 422040.
LANGLANDS - On December 26th Violet Mary much loved mother of the late Lionel and Jane. Loving grandmother and great grandmother. Cremation Randalls Park Leatherhead Tuesday 2nd January at 4.00pm. Family flowers only, donations if wished to The Distressed Gentlefolks Aid Association Vicarage Gate House, Vicarage Gate, London.
LEES - John Frederick Alan, peacefully in hospital on 24th December aged 78. Beloved husband of Marion and loving father to Morag. Funeral at Chichester Crematorium on Thursday 4th January at 12.30pm. No flowers please but if desired, donations to the British Heart Foundation c/o Edward White & Son, 8 South Pallant, Chichester.
LONG - On 22nd December 1995, in Eastbourne, Cyril Long, Professor of Biochemistry of The Royal College of Surgeons and The London University. Dear husband of Phillis. Funeral Service at Eastbourne Crematorium Family Chapel, on Monday 8th January at 12.45 p.m.
McMICHAEL - Peacefully in her sleep on December 28th 1995, Heather Mary (née Law), wife of Roger, daughter of Shelagh and Bobby and a dear sister. Committal private. Thanksgiving Service at Roslin Chapel on Thursday January 4th at 3.00 pm to which all friends are invited. Flowers may be sent to William Purves Funeral Directors, Oakvale Funeral Home, 106 Whitehouse Loan, Edinburgh.
MILLER - Edgar (Dusty) peacefully at home on December 26th 1995. Beloved husband of Norah, dearest father of Clare, much loved grandfather and great grandfather. Family flowers only please, but donations if desired for the "Shipston District Nurses Fund" c/o R. Locke & Son, Funeral Directors, Upper Brailes, Banbury, OX15 5AZ Tel: (01608) 685274
NEELY - Hugh, dearly loved husband, father and grandfather, peacefully at home on 26th December. Cremation in Bedford at 1.45pm. 12th January. Family flowers only, any charitable donations via Funeral Directors. (01525) 406132.
NEWILL - On December 27th 1995, peacefully at home in Aldeburgh Suffolk, surrounded by her family, Patricia, dearly loved wife and companion for 46 years of Robert. Loving mother of Heather and Angela. Funeral Service at Aldeburgh Parish Church on Thursday January 4th at 1.30.p.m. Family flowers only, donations if desired in her memory, may be sent to the Hospice of St. Francis, Berkhamsted, Herts. HP4, which she helped to found.
PAUL - Anthony. Much loved brother, father and grandfather, died peacefully on Christmas Eve. Funeral Weymouth Crematorium, Tuesday January 2nd at 3pm. Flowers to Stocking Funeral Service, 22 Crescent Street, Weymouth. Donations to Royal Star And Garter Home (For Disabled Ex-Servicemen) Richmond, Surrey. TW10 6RR.
RANSFORD - On December 28th peacefully at Rosetta Nursing Home, Worthing, Hazel Kathleen, aged 88 years. Widow of the late Teddy Ransford and much loved sister and aunt. Funeral Service on Monday January 8th 1996 at Guildford and Godalming Crematorium at 12.00 noon. Family flowers only, donations if desired to the R.S.P.C.A. c/o H.D. Tribe Ltd, 150, Broadwater Road, Worthing, BN14 8HU. Tel: (01903) 234816.
REED - Robin Stanley, on 24th December 1995, peacefully at home. Beloved husband of Caryll.
RICE - On Tuesday 26th December 1995 at the Royal Shrewsbury Hospital, Marcella (née Duggan) in her 89th year. A much loved mother, grandmother and great-grandmother. Funeral Service at St. Peter's Church, Stanton Lacy on Friday January 5th 1996 at 2.00pm. Enquiries - Tel: (01743) 344646
RICHARDSON - On Saturday 23rd December 1995 in his sleep, aged 95, Commander the Reverend Stephen R.N. (Ret'd.) dearest husband of Joan. Private family cremation. A Service of Thanksgiving will be held at St Mary's Church, Mersey Hampton on Saturday 3rd February at 11.30am. All are welcome. Family flowers only. Donations, if desired, to Officers Christian Union, Haverlock House, Barrack Road, Aldershot, GU11 3NP or Fairford Hospital, The Croft, Fairford, GL7 4BB. "What does the Lord require of you? To act justly and to love Mercy and to walk humbly with your God" Micah 6:8.
ROSS - On 18th December, peacefully, Florence Eleanore Cardwell Ross, widow of Terence and dearly loved mother of Joan and Barbara, grandmother of Anthony, Simon and Paul. Funeral Mass at Douai Abbey, Woolhampton at 11.30am 4th January, 1996, followed by interment at Hampstead Norreys. Enquiries to Camp Hopson F/D, Newbury, Berks. Tel: (01635) 522210
ROYLE - Barbara, beloved sister of Cicely and aunt of Giles. Peacefully on Saturday 23rd December at The Ottery St Mary Hospital. Funeral Service at Aylesbeare Church on Friday 5th January at 2.30pm followed by private cremation. Any flowers please, to Aylesbeare Church, or to the Funeral Directors, E. Hansford & Son, The Square, Whimple, Exeter.
RUDDLE - Edward Temple, aged 93, suddenly on December 27th. Father, grandfather, great-grandfather and friend. Cremation 9.30am Saturday January 6th at Chiltern Crematorium, Amersham. No flowers.
SALVESEN - Ralph Neville on 28th December 1995, aged 80. Much loved husband, father and grandfather. Private cremation. Service of Thanksgiving on Friday 12th January at 12 noon at St Mark's Church, Peaslake. Enquiries please to Funeral Directors, Tel: (01306) 882266.
SHEPHERD - Gerald David, on December 27th 1995 at Cheltenham General Hospital, beloved husband of Troth, much loved stepfather of Susan and Nigel and step-grandfather. Funeral Service at the Church of the Sacred Hearts Charlton Kings, on Friday January 5th at 11 am followed by private cremation. Flowers and enquiries to Selim Smith & Co Ltd, Cheltenham Tel: (01242) 525383.
SIMPSON - Peter Maudslay, on 28th December. Beloved husband, father and grandfather. Funeral Service at Buttermere Church, Wiltshire on Thursday 4th January at 11.30 am. No flowers please.
SMITH - Suddenly but peacefully at home on 21st December, 1995. Michael Martin Mitchell Smith, Barrister at Law, aged 55 years, originally from Nova Scotia, Canada. Beloved husband of Jane and father of Michael, Stephen and David. Funeral on Friday 5th January, 1996 at 11 a.m. at St. Peter's Church, Hammersmith, W.6, followed by interment at Hammersmith Cemetery, Mortlake. Family flowers only, donations may be made to the British Heart Foundation. All enquiries to Barnes & Sons. (0181) 743 4312.
SPENCER - Desmond Gerard Heath, C.B.E., R.A.F. On December 24th at home at St. Issey, North Cornwall. Service and burial at St. Minver Church on Friday 5th January 1996 at 11.00am. Family flowers only, donations please to: R.A.F. Benevolent Association.
TAYLOR - Audrey Chisholm. Peacefully in Mount Alvernia, Guildford on December 23rd. Much loved by her "family" and friends. Funeral Service at St. John's Crematorium, Woking, Friday January 5th, 3.00pm. Family flowers only.
TURNER - On December 28th peacefully in her sleep at Plas Ucha, where she was so contented. Elizabeth Anderson aged 103. Widow of Henry Cobden. Dear mother of Lois, Bill, Audrey and Michael and much loved grandmother and great grandmother. Funeral Service on Tuesday January 2nd at 12 noon at Rhydycroesau Church. Private burial later. Family flowers only, donations if desired to Help the Aged c/o Davies, Undertaker Oswestry.
UNTHANK - Margaret Beatrice of Intwood, Norfolk, on 28th December, dearly loved by her family and friends. Private cremation, followed by Service of Thanksgiving at 11.30am on Thursday 4th January at Intwood Church. Family flowers only: donations if desired to Norfolk Wildlife Trust, 72 Cathedral Close, Norwich NR1 4DF.
WEEKS - Lady Constance (The Author Constance Tomkinson) in Chichester, on 23rd December. Funeral at Chichester Crematorium at 2.30pm on Thursday 4th January. Donations in lieu of flowers to Shipwrecked Mariners Society, 1 North Pallant, Chichester.
WESSON - On 23rd December, peacefully after a long struggle against Alzheimer's Disease, Aliette-Marie (née El Sawy); dear wife of Leonard, mother of Osama, Peter Michael and Richard, grandmother of Shaden, Rania, Momo, Timothy and Christopher. Funeral Service and burial at St. Mary's Parish Church, Bunbury on Thursday 4th January at 12.15pm. Enquiries please to Davies Funeral Services (01890) 644654
WOOD - On December 28th 1995, peacefully at home Minerva, Nairn, Clare, aged 101 years, widow of Major E. G. Wood (Jack), much loved mother, mother-in-law, grandmother and great grandmother. Funeral service at St.Columba's, Nairn, on Thursday, January 4th at 1.30pm thereafter to Tomnahurich Cemetery, Inverness. Family flowers only please. Donations if desired at Church Door in aid of Inverness Branch of the Red Cross or forward to the Funeral Directors; John Fraser & Son, Chapel Street, Inverness.

IN MEMORIAM – PRIVATE

FULLER - In loving memory of Jill Elizabeth who died 31st December 1992 - Emil

FLATSHARE

KENSINGTON. Huge furn rm in 2 bed flat. Seeking young prof. 2 mins Earls Court tube. All mod cons including SKY, etc. £162 pw. 0171 244 9928
LUX S.W.1. 1st fl.(?) Mon-Fri fem grad Huge rm with phone Cleaner £99 inc.630 6257.

FOR SALE

MORNING SUITS
DINNER SUITS
EVENING TAIL SUITS
SURPLUS TO HIRE
LIPMAN & SONS
West End Tel 0171 240 2310
22 Charing Cross Rd WC2
City Tel 0171 623 7721
156 Fenchurch St EC3

THE TIMES - 1791-1995 other titles available. Ready for presentation - also "Sundays". Remember When. 0181-688 6323.
YORK, PENNANT, slate, limestone & terracotta flagstones & floor tiles. Cobble setts, stone troughs, masonry service. Nat & internat del. Holley Hextall 01380 850039 (Wilts)

HEALTH & BEAUTY

SHORT SIGHT?
The London Centre for Refractive Surgery
The UK's longest established refractive surgery centre gives you a choice of DIAMOND or LASER for the correction of myopia and astigmatism
For a complimentary brochure, call:
0171-935 7723

OBITUARIES

CONSTANCE TIPPER

Constance Tipper, material scientist, died on December 14 aged 101. She was born on February 16, 1894.



CONSTANCE TIPPER was one of the few women scientists of her generation to make a name for herself in engineering. Her speciality was the strength of metals, and the ways in which they affected engineering problems. Perhaps her biggest contribution in the field was her investigation during the Second World War into the causes of brittle fracture in Liberty ships — those prefabricated, all-welded cargo ships which were mass produced in the United States at the start of the war.

By 1943 alarm bells on both sides of the Atlantic were ringing over the frequency with which Liberty ships broke apart, sometimes while still in harbour, at other times on the high seas, with occasionally disastrous loss of life. Liberty ships were manufactured using the relatively new technique of welding rather than riveting. The Admiralty asked Professor J. F. (later Lord) Baker, at Cambridge, to head an investigation into the cause of these fractures, and he brought in Constance Tipper as the technical expert. Many of these shipping disasters were taking place in conditions of unusually cold weather, and Constance Tipper decided to investigate the idea that the fault might lie in the condition of the metal, rather than in the construction of the vessel.

Working from the engineering department's laboratories in Cambridge, she demonstrated that there was a critical temperature for steel below which a fracture in the metal changed from ductile to brittle. Ships, for instance, in North Atlantic convoys were subjected to icy temperatures and were particularly vulnerable to brittle fractures. Tipper showed that the critical temperature at which steel became brittle would have to be lowered by shipbuilders to well below the lowest service temperature.

The full ramifications of her work were not realised until the 1950s, but after that, the "Tipper test", as it was known, became the standard method of determining this form of brittleness in steel. Her discoveries opened up a field of important work.

Constance Fligg Elan, as she was before her marriage, was the daughter of a doctor. Brought up in Hertfordshire, she was educated at St Felix School, Southwold, and Newnham College, Cambridge, where she was one of the first women graduates, taking the Natural Sciences Tripos in 1915.

After a short period of war work at the National Physical Laboratory she started research at the Royal School of Mines, part of the Imperial College of Science and Technology, London. She held research awards successively from that institution, the Royal Society, Newnham College and the Leverhulme Trust. She took the London DSc degree in 1926, and the Cambridge ScD in 1949.

Having evolved a method of preparing metal crystals, Constance Tipper worked for a time with G. I. Taylor at Cambridge, accumulating data on the deformation of these crystals under strain. A shared interest in metals brought her together with her husband, George Howlett Tipper, superintendent of the Geological Survey in India.

On her marriage in 1928, she settled in Cambridge and remained there for the rest of her scientific career. That same year she was elected an associate of Newnham College, a post which she held for more than thirty years. She also held a research fellowship for a short period.

For some time, however, she had no official university status. Then in 1939, on the withdrawal of several lecturers to wartime jobs, she began to take on a considerable teaching load in the Department of Engineering. She also took charge of the heat treatment laboratory, where much important work was being done in connection with war contracts.

From then until her retirement twenty years later, she was a member of the Faculty of Engineering, first as a lecturer and later as Reader. For many years she was the only woman in the engineering department, taking a full share in the teaching of both undergraduates and graduates. She remained, however, more of a researcher than a teacher, and never appeared to be in line for higher responsibility within the department.

There were several reasons for this, not all of them to do with the fact that she was the only woman in the department. Constance Tipper was shy and prone to appear slightly starchy on first meeting, and she did not particularly relish disciplining a lecture room full of almost invariably male undergraduates. For a combination of these reasons, while she was highly regarded by her colleagues, she never achieved higher academic office. Nor did she receive the sort of official recognition for her work that many thought was her due, such as fellowship of the Royal Society.

Her published work included a book from the Oxford University Press in 1935 on the deformation of crystals and a second from the Cambridge University Press in 1962, *The Brittle Fracture Story*, which contained her later researches.

Constance Tipper retired in 1960, and left Cambridge to live with her brother in Langwathby, Cumbria, her husband having died in 1947. She continued to act as a consultant for the shipyards at Barrow, and oversaw improvements in metal bridge construction.

But her 35 years of retirement were mostly spent in country pursuits. She and her brother were keen anglers, and the river Eden flowed along the bottom of their garden. She played the organ in the local church, painted watercolours, particularly of botanical subjects, and gardened. She had no children, but even after she had turned 100 last year remained as independent as ever. She refused to move from Bank House and, aided by a team of nurses, was able to celebrate the occasion at home with friends.

JIMMY BOUCHER

Jimmy Boucher, Irish international cricketer, 1929-54, died in Spain on Christmas Day aged 85. He was born in Dublin on December 22, 1910.



JIMMY BOUCHER was probably the finest cricketer Ireland ever produced. He headed the British first-class bowling averages in 1931, 1937 and 1948. In retirement he made a substantial contribution to cricket in Ireland as secretary of the Irish Cricket Union.

James C. Boucher's soldier father was killed in the Dardenelles in 1915. The family lived in Dublin and the boy was sent to Belvedere, the famous Jesuit day school. The Jesuits, most of whom came from the more privileged sections of Catholic society, retained a lingering attachment to English ways and promoted rugby and cricket rather than the native games of Gaelic football and hurling.

In the 1920s Albert Knight of Leicestershire was appointed cricket coach. He recognised and nurtured the young Boucher's exceptional talents as an off-spinner. In 1929, the year he left Belvedere, Boucher made his debut for the Gentlemen of Ireland.

On leaving school Boucher obtained a clerkship with the Electricity Supply Board in Dublin where he worked for more than 40 years without ever seeking promotion. His energies were devoted to sporting activities. He played rugby at scrum-half for Old Belvedere and cricket for the Phoenix Club where gentry like the Parnells had once dominated. It had been depleted by the withdrawal of the British military and the emigration of many of the gentry after the setting up of the Free State. The Gentlemen of Ireland enjoyed first-class status and were generally included in the itinerary of overseas touring teams. Inevitably the tour returned from Ireland with tales of a red-haired off-spinner who achieved remarkable "turn", despite bowling at fast medium pace off a long run; some thought he had no peer in England.

Figures such as 6 for 30 against the Indians in 1936 and 7 for 13 against the New Zealanders in 1937 marked Boucher out as a formidable performer at the highest level. Unless collared early on he could be virtually unplayable. As a captain he was less successful: an anxious, overearnest, fussy man, he was often the object of his teammates' practical jokes.

In 1937 Lord Tennyson invited Boucher to join the side he was taking to India that winter to play unofficial Tests. This would probably have led Boucher into a career in English cricket and at a time when there were few top-class spin bowlers he would have been in contention for a place in the England team. However, he was unable to get the requisite leave from his post. He would, in any event, have been reluctant to leave Dublin where he lived with his widowed mother and unmarried sister, to both of whom he was deeply attached.

Boucher continued to play for Ireland — no longer the Gentlemen of Ireland after 1952 — until he was well over 40. By that time Irish cricket had reached a low ebb. As secretary of the Irish Cricket Union from 1954 to 1973 he helped to reverse this decline. As a legendary player he commanded respect at Lord's where his courtesy and service to the game in a difficult outpost was much appreciated. He ensured that the Irish team consisting solely of club cricketers remained in the first-class game, although characteristically he was full of complaints about the direction that the game had taken in recent times.

He remained unmarried.

VERNON LOVELL

Vernon Lovell, cheesemaker, died on December 9 from bronchial pneumonia and liver failure aged 66. He was born on April 10, 1929.



FOR more than 40 years during and after the Second World War the Somerset town of Cheddar, remarkably, produced no cheese. But when Vernon Lovell proposed manufacturing it, he met with a barrage of objections from local residents. The last thing they wanted, some townspeople claimed, was the smell of cheese wafting through the air. Lovell overcame the opposition and the planning authorities finally relented, allowing him to convert a former coach garage into a cheese dairy. By 1980 cheese was once again made and sold in Cheddar.

This was not any mass-produced commodity. It was a cheese that was lovingly prepared in cloth and while maturing was turned each day by hand. Inquiries came from such stores as Harrods and Fortnum & Mason. Lovell could have sold even more overseas had he not been subject to planning restrictions concerning the amount of milk he could handle.

As a boy growing up in Somerset, Lovell cycled regularly to the magnificent Cheddar Gorge, and determined to live there one day. The opportunity to make cheese arose shortly after Lovell took semi-retirement from the hotel trade in 1979.

With his wife Jean he converted an old house in Cheddar into a wine bar and restaurant called The Galleries. This had been built into the hillside, and was often cold. Because of this, and also for health reasons, the Lovells considered a move necessary.

Shortly after he had arrived in Cheddar, Lovell had acquired land opposite The Galleries which included a car park and several derelict outbuildings. He now set about converting them and building up what he called his cheese factory.

The son of a publican who was also the village butcher and taxi driver, Vernon Albert Ernest Lovell was born in a thatched public house. After National Service he became the licensee of Ye Olde Tippling Philosopher Inn in Caldicot near Chepstow. He learnt more about the hotel trade with a spell at the now demolished Palatine Hotel in Blackpool and a motel at Alconbury, Huntingdonshire.

In 1964 Lovell moved to Bath as manager of the dilapidated County Hotel which he gutted and renovated before opening a Polynesian restaurant there. He added the Christopher Hotel in Bath to his portfolio in 1969 before fulfilling his ambition to move to Cheddar.

Cheesemaking had never been Lovell's ambition but it seemed obvious to him that Cheddar cheese should be manufactured in Cheddar. He retired in 1989.

He is survived by his wife Jean and their two daughters.

ROBERT PARRISH

Robert Parrish, film director, died on Long Island, New York, on December 4 aged 79. He was born on January 4, 1916.



LIKE his younger sister Helen, Robert Parrish began his career as a child actor in the 1920s to help eke out the family finances. It was a matter of stern necessity. His mother was divorced with four children, and all her offspring were put to some sort of work in Hollywood at an early age.

But his film-acting career was virtually over by the time he was 20 and it was as an editor that he was to make his mark, sharing an Oscar with Francis Lyon for his editing work on the boxing movie *Body and Soul* (1947). Thereafter he went on to a substantial career as a director. Throughout, his long experience in the cutting room was evident in the tautness of the films he made.

Born in Columbus, Georgia, Robert Parrish went with his family to California at the age of eight. He was introduced to the world of Hollywood when still very young, at first working around the studios in after-school hours, dismantling sets, before finding roles as a child extra at the urging of his mother.

His films included *All Quiet on the Western Front* (1930), Charlie Chaplin's *City Lights* (1931) and John Ford's *The Informer* (1935), one of several he acted in directed by Ford.

But his thoughts were increasingly turning to filmmaking. When he became too old for child parts he stayed on Ford's team as an assistant editor and sound editor on films such as *Stagecoach* (1939), *Drums along the Mohawk* (1939) and *The Grapes of Wrath* (1940).



Parrish, left, and, above, John Garfield and Hazel Brooks in the boxing film *Body and Soul*, 1947

Their association continued when the United States came into the war in 1941. Ford joined the US Navy as head of its Field Photographic Branch and made several documentaries, the best known of which is *The Battle of Midway* (1942). Parrish worked as his editor on this and on *December 7th* (1943), about Pearl Harbor.

Body and Soul, which won him his editing Oscar, was his first full-length feature, and starred John Garfield as the young boxer who battles his way to the top through the seamy jungle of the prize ring. It was followed by *All the King's Men*, co-edited with Al Clark, which won an Academy Award for best picture in 1949.

Parrish had hoped that Paramount would now give him a film to direct but the studio failed to do so and it was Dick Powell, one of Hollywood's few independent actor-producers at the time, who gave him his first directing chance with *Cry Danger* (1951), in which Powell also starred. Parrish went on to direct the 1954 film version of H. E. Bates's novel of the war in Burma, *The Purple Plain* (1954) which starred Gregory Peck, and the Western *The Wonderful Country* (1959), featuring Robert Mitchum.

But, in spite of the consistently high quality of his work, his career seemed to falter thereafter. A number of his films were made in Europe, notably the James Bond spoof, *Casino Royale* of 1967, for which Parrish was one of no fewer than five directors to appear on the credits. With, in addition, half a dozen writers at work on the script, and a cast which included a bewildering raft of stars — David Niven (as Bond), Orson Welles, Woody Allen, Peter Sellers, John Huston, William Holden, Deborah Kerr and Ursula Andress — the result was a somewhat chaotic affair, giving the impression that everyone had wanted to have their say in the final result. It remains a curio which stands as a tangent to the rest of the films in the James Bond canon. Among Parrish's later films were the violent Western *A Town called Bastard* (1971) and a crime thriller *The Marseilles Contract* (1974). In his retirement he published two volumes of memoirs, *Growing up in Hollywood* (1976) and *Hollywood Doesn't Live Here Anymore* (1988).

Robert Parrish is survived by his wife Kathleen, one son and one daughter.

PERSONAL COLUMN

GIFTS

A BIRTHDATE Newspaper 1890-1995 in presentation folder £18.00 inc p&p. Normal gift videos avail. Details Tel/Fax 01934-618644 9am 7 days.

A BIRTHDATE Newspaper. Original. Speedily presented. Freephone 0800 908609

LEGAL NOTICES

1995 No. 006830
IN THE HIGH COURT OF JUSTICE
CHANCERY DIVISION
COMPANIES COURT
MR JUSTICE EVANS-LOMBE
IN THE MATTER OF
Lloyds Bank Plc
and
IN THE MATTER OF
The Companies Act 1985

NOTICE IS HEREBY GIVEN that the order of the High Court of Justice dated 18 December 1995 sanctioning a scheme of arrangement and confirming the reduction of the capital of Lloyds Bank Plc from £1,650,000,001 to £557,908,088, and the minute approved by the Court showing with respect to the capital as altered the several particulars required by the Companies Act 1985 were registered by the Registrar of Companies on 20 December 1995. Dated 30 December 1995. Linklaters & Paines, Barrington House, 59-67 Gresham Street, London EC2V 7JA. Solicitors for the Company

HAMPSHIRE PARTITIONING SERVICES LIMITED (IN ADMINISTRATIVE RECEIVERSHIP)

NOTICE IS HEREBY GIVEN that a meeting of the creditors of the above company, in accordance with the provisions of Section 98 of the Insolvency Act 1986, will be held at The Quay, 30 Channel Way, Ocean Village, Southampton, Hampshire, SO14 3QG on 22 January 1996 at 10.30 am. The purpose of the meeting are to receive a statement of affairs and a report on the company from a director and if the creditors wish to do so, to nominate a liquidator and appoint a liquidation committee.

David John Bankart of Price Waterhouse, The Quay, 30 Channel Way, Ocean Village, Southampton, Hampshire, SO14 3QG will provide a creditor free of charge with information concerning the company's affairs that they may reasonably require.

Proxies for use at the meeting must be returned to The Quay, 30 Channel Way, Ocean Village, Southampton, Hampshire, SO14 3QG by 19 January 1996 at 12noon and cheques must be made in writing and may be made to the same address.

By order of the board
Mr S Dass, Director
21/12/95 Date

Note
Any creditor who has not received notice of the meeting and who wishes to attend or be represented at it should ring 01703 330077 to obtain the necessary forms.

INSOLVENCY ACT 1986
ERDMAN LEWIS LIMITED AND ERDMAN LEWIS INTERNATIONAL LIMITED (BOTH IN ADMINISTRATIVE RECEIVERSHIP)

Notice is hereby given that a meeting of the creditors of the above named company will be held under the provisions of Section 48 of the Insolvency Act 1986 at The Bonaparte Hotel, 80 Southampton Row, London, WC1B 4BH on Thursday 11 January, 1996 at 10.30 am for the purposes mentioned in S48(2) and S49 of that Act.

Creditors whose claims are wholly secured are not entitled to attend or to be represented at the meeting.

Creditors who intend to vote at the meeting should note the following:
(a) Written statements of claim must be lodged with the administrative receiver by 12 noon on the day before the meeting at Ernst & Young, Becket House, 1 Lambeth Palace Road, London, SE1 7EU.
(b) Proxies for use at the meeting must also be lodged with the administrative receiver.

A R Sheen and G M Hughes
Joint Administrative Receivers
Dated 20th December 1995

No. 007059 of 1995
IN THE HIGH COURT OF JUSTICE
CHANCERY DIVISION
IN THE MATTER OF LOWE INTERNATIONAL LIMITED
and
IN THE MATTER OF THE COMPANIES ACT 1985

NOTICE IS HEREBY GIVEN that the Order of the High Court of Justice (Chancery Division) dated 20th December 1995 confirming the cancellation of the share premium account of the above Company was registered by the Registrar of Companies on 20th December 1995.
DATED the 20th day of December 1995
Norton Rose
Kempson House
P.O. Box 570
Camomile Street
LONDON EC3A 7AN
(Ref: JLM/GS/Y139820)
Solicitors for the Company

THE INSOLVENCY ACT 1986
ESHOTT ESTATES LIMITED
IN MEMBERS' VOLUNTARY LIQUIDATION

I, Roger Harvey Griffiths of Ernst & Young, Northern House, 12 New Bridge Street West, Newcastle upon Tyne NE1 8AD hereby give notice that on 20 December 1995 I was appointed liquidator of the above named company.

NOTICE IS HEREBY GIVEN that the creditors of the above company are required, on or before 31 January 1996 to send in their full names and addresses and full particulars of their debts or claims to me and, if so required by notice in writing from me, are, personally or by their solicitors, to come in and prove their debts or claims at such time and place as shall be specified in such notice, or in default thereof they will be excluded from the benefit of any distribution made before such debts are proved.
Dated 20 December 1995
Roger M Grimme, Liquidator

MUSICAL INSTRUMENTS

PHELPS PIANOS LTD Est 1895. Fine selection of Uprights & Grands for sale or hire with option to buy from only £20 per month. Traditional Piano restorers. UK delivery & service. Assoc. branches throughout London 0171 485 2042.

PIANO SALE of new S/H & digital. Youngchang, Weber & Yamaha. Clavinova main dealer. Rental/ Purchase option. Free catalogue. The Piano Workshop, 50 Hatherley Rd, London, NW9. 0171 267 7671 & 111 Ewell Rd, Surbiton, Surrey 0181 399 4110

SATURDAY RENDEZVOUS

Jeeves Holiday Club
For the Single Traveller.
A House-party style holiday in Cotswolds Jan 31st - Feb 15th in a lovely beechwood villa at at fantastic price of £895 fully inclusive.
Please Ring 01778 560833 for details.

COMPATIBONS is the friendship club that puts single Christians in touch with each other. Don't delay ring 0181 90844467 today

TICKETS FOR SALE

TICKETS FOR SALE
When responding to advertisements readers are advised to establish the face value and full details of tickets before entering into any commitment. Most sports tickets are subject to strict re-sale and transfer rules.

ALL AVAIL. Phantom, Sunset, Saigon, Oliver, Shows. Rod S. E Clapton, Sport 071 497 1407

ALL TICKETS: Int. Rugby, Premiership, Rugby League, Cricket, Golf, Tennis, Racing, Football, Theatre, Opera, Ballet, Concerts. CC's accpt 0171 928 0088

W.R.U. Debenture seats for sale (50 years) Best location Cardiff Arms Park 01446 730750

TUITION & COURSES

BRIDGE LESSONS from expert teacher Harold Schogger 20 yrs experience new courses. Success guaranteed 0181 906 2677.

WANTED

PLAYING CARDS & interesting children's card games. Please Reply to Box No 2493

ANNOUNCEMENTS

ANIMALS IN NEED

Please help us give compassionate care to abused and abandoned cats and dogs and those whose owners have died or are seriously ill. Our sanctuary provides daily forest walks for dogs, also a neutering service in the poorer city areas. We never put any to sleep.

Donations to:
WORSHIPFUL ANIMAL WELFARE TRUST, Bloodhugh, Plymouth PL7 5BB
(Reg Charity No 298786).

YOUR WILL

If you are making your will please think of BLESMA. We care for all ex-service men and women who have lost limbs in the service of this country.

Enquiries to
The Chairman, British Limbless Ex-Service Men's Association, c/o Midland Bank plc, 60 West Smithfield, London EC1A.

ANNOUNCEMENTS

EX-SERVICES MENTAL WELFARE SOCIETY

We honour those who gave their lives for our country. But what of those who shared the same horrors and survived... their minds shattered.

The Ex-Services Mental Welfare Society cares for men and women from the services with varying degrees of mental illness in our convalescent homes and veterans home.

A donation now or a legacy later will help those who have given their most precious gift after the least.

COMBAT STRESS
Ex-Services Mental Welfare Society
Broadway House, The Broadway, Wimbledon SW19 1RL. Tel: 081-543 6333

HELPING HOUSE THE HOMELESS

Donations are urgently needed to enable us to buy more houses and rescue more families in urgent need of support. Help us face the problems of homelessness by naming Church Housing Trust as a beneficiary in your Will. Details from

CHURCH HOUSING TRUST
Sutherland House
70-78 West Hendon Broadway
London NW9 7BT

LAB ANIMALS NEED YOUR HELP!



The little monkey pictured here is beyond help. What was left of him after the "researchers" were through has long been incinerated, along with the remnants of countless other innocent victims of the vivisection laboratory.

Rapidly declining human health; degradation of the environment, and incalculable animal suffering. Your help is needed to bring about change.

For further information please contact the British Anti-Vivisection Association, PO Box 82, Kingswood, Bristol BS15 1YF.

DONATIONS DESPERATELY NEEDED AND GRATEFULLY RECEIVED

ON THIS DAY

December 30, 1878

A football match between London and Sheffield sounds a little curious and so does the reporting style of the day — "Being thus in a minority by a goal, the Londoners redoubled their efforts to avert defeat".

FOOTBALL — LONDON V. SHEFFIELD.

On Saturday last, at Kennington-oval, London and Sheffield played their return match. During the early part of the week it was thought that severe frost would cause a postponement, but the rapid thaw of Christmas night set all fears on this score at rest, and the weather on Saturday was as mild as could be wished. The attendance was both large and enthusiastic, and, although the ground was not in the best order, the game throughout was fast.

Play began at ten minutes to 3 o'clock, when London, who had won the toss, defended the goal at the western side of the ground, and left Clegg to kick off for Sheffield. The ball was well followed up and taken pretty close to the home goal. It did not remain long in this quarter, however, and the London forwards drove it right back to the Sheffield fortress. Lowis, Wollaston, and E.C. Bambridge showed brilliant form individually; but the passing was not so prompt as it should have been. Wollaston made a very close attempt at goal, the ball hitting one of the posts and then going the wrong side of it.

Having thus escaped mishap, the Sheffielders became more determined in their play, and not only repulsed their opponents, but menaced their goal, which Woodcock seemed to have at his mercy; but, kicking the ball too hastily, it just passed over the cross-line. Another attack was next made on the Sheffield goal; and one of the defenders sending the ball behind the line a corner kick fell to London. This was intrusted to Bailey, and so well was the ball directed that a score seemed inevitable; but the northerners managed to rush it out. After a corner kick to the visitors, Wollaston made a very clever run along the side of the ground and passed the ball to Sparkes, who shot it right into the goal-keeper's hands; but Moss managed to avert the danger. The game thus fluctuated until Cursham kicked a goal for Sheffield, which, however, was disallowed on the ground that the off-side rule had been violated.

It was not until half-an-hour had expired that any substantial advantage accrued to either team. Lowis then ran the ball well down the ground and kicked the first goal for London. Some very fine play ensued for the next ten minutes, after which Wollaston kicked the second goal for the home party. Sheffield now strove hard to retrieve their losses, and just before the call of half-time Hunter scored for them.

Ends having been changed, the north-countrymen for a time had the better of the play, and at length Barber equalised matters by kicking a second goal, and after a quarter of an hour's further play Mosforth obtained a third. Being thus in a minority by a goal, the Londoners redoubled their efforts to avert defeat, but the time for finishing the match had almost arrived without their having done so, when Fairclough shot the ball between the posts, it having been well worked down the ground by Wollaston and Lowis. "Time," was now called, and the match thus ended in a tie, each side having kicked three goals. The first game of the season also produced a tie, as on that occasion each side secured one goal.

NEWS

Labour attacks honour for Tory

■ John Major was accused of using the New Year's Honours List to reward contributors to Tory funds after it emerged that Graham Kirkham, a self-made millionaire who lent the party £4 million this year, has been knighted. John Prescott, Labour's Deputy Leader, said that Mr Kirkham's knighthood was a crude example of honours being handed out to donors to Conservative coffers. The list of more than 1,000 names published today includes Elton John, the rock singer..... **Pages 1, 10-12**

Celine hunt police find body

■ Detectives searching for Celine Figard, the missing French girl, were examining the naked body of a young woman found near a lay-by in Worcestershire ..... **Page 1**

Knifeman stabs 10

Ten people were stabbed when a supermarket worker stabbed customers and then attacked people at a bus stop..... **Page 1**

Snow warning

Britain was bracing itself for another wintry blast, with forecasters predicting a band of snow from the South West..... **Page 1**

Blair on the road

Tony Blair and his Labour leadership team are to embark on a "meet-the-people" tour to sell the party's new agenda..... **Page 2**

Widow's story

The widow of the off-duty fireman who died trying to rescue a girl from a frozen lake described how she saw him sink beneath the surface..... **Page 3**

Donor appeal

Relatives and friends of people with kidney failure should be offered cash to donate an organ, said a leading surgeon..... **Page 7**

Strike compensation

The dark days of France's three-week general strike have produced at least one happy outcome: the rousing comeback of *l'amour en pantoufles* (love in bedroom slippers)..... **Page 13**

Hottentot demand

Descendents of the Hottentots have demanded that a museum return the remains of the "Hottentot Venus"..... **Page 14**

Golden boom

America's original baby boomers will start to turn 50 on New Year's Day..... **Page 15**

Oklahoma link

A bomb that two disgruntled American taxpayers are accused of trying to detonate was made from the same ingredients as the Oklahoma City bomb..... **Page 16**

Russian threat

Anatoli Lukyanov, a Marxist, may secure one of Russia's most influential posts..... **Page 17**

China wins back its rhododendrons

■ Rare rhododendrons at risk of extinction are being returned to China nearly a century after being discovered by an intrepid British botanist. The scheme, aimed at conserving species under threat from China's development and rising population, is being organised by the Royal Botanic Garden, Edinburgh..... **Page 5**



Julie Goodyear, who played Bet Lynch the *Coronation Street* barmaid, celebrates her MBE. **Page 1**

OPINION

In Nolan's custody: It must be right both for Nolan to keep an eye upon the regulators and for the regulators themselves to have a person or a body to whom they can turn for advice..... **Page 21**

Children in need: A sum over £100,000 would be an example of the meaning of Christmas. Let us try to raise it before the year is out **Page 21**

THE PAPERS

India should recognise that a stepped-up nuclear arms race cannot be won and can only damage its security interests — *New York Times*

Republicans should make it clear that this is definitely the wrong time to pick a fight over the defence budget — *Washington Times*

COLUMNS

Bernard Levin: If brutal violence is the norm today, the whole edifice of begging, drugs and rampant theft is destroying the compassion of the Samaritan..... **Page 20**

Charles Bremner: As if in a scene from some old Red-scare movie, officers in the Soviet-style uniforms of the old Warsaw Pact march into Nato headquarters while Russian journalists gossip in the cafeteria..... **Page 20**

OBITUARIES

Constance Tipper, material scientist; **Vernon Lovell**, cheesemaker; **Jimmy Boucher**, Irish international cricketer, 1929-54..... **Page 23**

LETTERS

Pride in Monarchy.. **Page 21**

BUSINESS

Barings: Nick Leeson has decided not to appeal against his six-year sentence in Singapore..... **Page 25**

Food wars: Iceland, the frozen food chain, fired the first salvo in the supermarkets' price war..... **Page 25**

Markets: The FT-SE 100 rose 12.6 points to 3689.3. Sterling's index fell from 83.4 to 83.1 after falls from $1.5572 to $1.5505 and from DM2.2299 to DM2.2191..... **Page 28**

ARTS

Winners and losers: Richard Morrison looks back over a year that saw the arts turned into glamorous and clever beggars by the National Lottery. But it was also a year when Britpop gave us something to sing about.. **Page 19**

SPORT

Football: The chairmen of some first division clubs threatened to pull out of the Endsleigh League..... **Page 48**

Cricket: England, with all their wickets standing, have to survive 90 overs against South Africa to gain a draw, or the distant prospect of scoring 308 runs in a day for victory in the Fourth Test at Port Elizabeth..... **Page 48**

Rugby: David Hands previews today's semi-finals in the Heineken Cup..... **Page 44**

Quotes: A selection of the most intriguing comments by personalities of sport during 1995..... **Page 41**

CARS 96

A Commer van on the trail of Nessie; driving a 747.

SATURDAY TIMES

MAGAZINE



1995 and all that: The pictures that tell the story of the year..... **Page 6**

Jonathan Meades: Restaurants of the year..... **Page 20**

Sounds of the 90s: The Vulture with the Top 30 of our ultimate sounds of the Nineties..... **Page 27**



WEEKEND

Pick of holidays: Where to go — and why..... **Page 1**

Lottery: We're giving away 10,000 tickets..... **Page 11**

Win: *The Times* new year Jumbo Crossword..... **Page 6**

Set-aside: Fears for a changing countryside..... **Page 4**

Home affairs: Pitfalls of buying leaseholds ... **Pages 10, 11**

10 15

The weekly magazine for young Times readers



Prizes: Two Yamaha systems and three JVC systems to be won..... **Page 3**

Tricky?: Test your musical knowledge..... **Page 9**

Recommended: The best of the games, music, books and films..... **Page 10**



TV & RADIO

The seven-day guide to television and radio

Cover story: New comedy for the new year with the return of *French and Saunders* and *Roseanne*

Film of the Week: The jolliest movie of the decade, *Strictly Ballroom*, appearing on New Year's Eve, Channel 4, 11.15pm

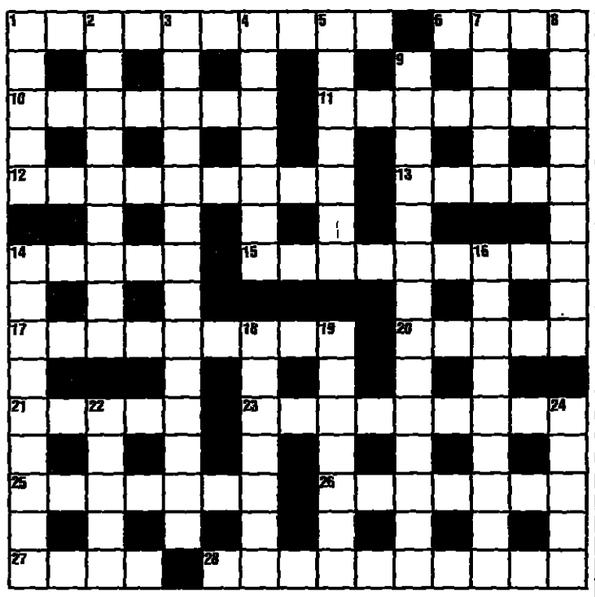
THE TIMES CROSSWORD NO 20,051

KNOCKANDO

A bottle of Knockando, a superb Speyside Single Malt Scotch whisky uniquely bottled only when at its peak of perfection rather than at a pre-determined age, together with a fine leather credit card wallet, will be given for the first five correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 486, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address .....

.....



ACROSS

1 Brawl resulting in no charges? (4-3-3).
6 Liquid food like this — revolting! (4).
10 A small volume taken advantage of by defendant (7).
11 Flattery well known to the Three Sisters (7).
12 It might crush us, so great an old monster (9).
13 Volunteers to bring in some Russian girl (5).
14 Make number without point (5).
15 Complicated ballet role one left out — that's OK (9).
17 Cheeky, unlike middle-aged or older man? (4-5).
20 *Fine yob for insult* (5).
21 Publication rejected graduate getting third class (5).
23 Set aside, but are strangely noticeable (9).
25 Peeping Tom classically having to do a lot of time (7).
26 Later analysis that often follows a stiff examination (7).
27 Form of verb reversed in this sentence (4).
28 Academic with intelligence becomes TV personality (10).

DOWN

1 Disturbances as part of sentence is pronounced (5).
2 Private money no longer government's property? Not quite (9).
3 One in the wrong place to effect a sea rescue (4,3,2,5).
4 Embarrassed a great deal, make an improved version (7).
5 Disconsolate? Rally, taking a bit on the side (7).
7 Old survey in dead language (5).
8 Most common plant ever cultivated (9).
9 Evangelist's epistle said to provide excuse for piracy (6,2,6).
14 Good news from delivery room that brings music to one's ears (4,5).
16 Prevent appointment of leader that's a fool (9).
18 Remove guilt in church? Depends (7).
19 The restraint police show to criminals, commonly (7).
22 Came across root half underground (5).
24 Caution on the right after vote is lost (5).

Solution to Puzzle No 20,046

T	E	L	E	V	I	S	U	A	L		S	H	I	P
A		O		J		C		U			E		O	
S	M	A	L	L	P	R	I	N	T		O	N	E	R
K		F		L		E		T		S		S		T
		H	A	B	E	A	S	C	O	R	P	U	S	
S		G		G			A		N		A		M	
P	R	O	V	E	N	C	A	L		G	A	R	B	O
A		O		G		O		L		A		R		U
T	U	D	O	R		L	A	Y	I	N	G	O	U	T
C		H		E		D			D		W		H	
H	O	U	S	E	O	F	L	O	R	D	S			
C		M		N		R		U		A		K		E
O	B	O	E		T	A	N	G	A	N	Y	I	K	A
C		U			M		H		C		L		R	
K	I	R	K		W	E	S	T	B	E	R	L	I	N

Solution to Puzzle No 20,050

A	D	V	O	C	A	A	T		A	P	A	C	H	E
N		E		L		R		C		L		H		S
C	A	R	G	O		C	A	L	L	A	H	A	L	T
E		Y		U		H		O		N		F		A
S	A	L	A	D	D	A	Y	S		E	V	E	N	T
T		I			I		E		T			E		
O	R	G	A	N	I	C		T	I	R	A	D	E	
R		H		E				E		L		P		
	S	T	O	C	K	S		C	H	E	L	S	E	A
S		T		L		A			T			S		
C	O	B	R	A		I	M	P	A	T	I	E	N	T
R		A		R		G		I		E		M		I
O	U	T	W	I	T	H		I	T		N	E	P	A	L
L		O		N		T		A		O		E		L
L	A	N	C	E	D		F	L	A	N	E	R	I	E

LAST WEEK'S WINNERS: *M R Fosbrook, Perton, Wolverhampton: M Quest, Ringwood, Hampshire: V M Naipaul, London: J F D Ashworth, Horwich, near Bolton: S M Calvert, Harlech, Gwynedd.*

©TIMES NEWSPAPERS LIMITED, 1995. Published and printed by Times Newspapers Ltd at 1 Virginia Street, London E1 9XN, telephone 0171-782 5000 and at Knowsley Park Industrial Estate, Kitling Road, Prescot, Merseyside, L34 9HN, telephone 0151-546 2000. Saturday, December 30, 1995. Registered as a newspaper at the Post Office.

TIMES WEATHERCALL

For the latest region by region forecast, 24 hours a day, dial 0891 500 followed by the code

Greater London	701
Kent,Surrey,Sussex	702
Dorset,Hants & IOW	703
Devon & Cornwall	704
Wilts,Glouces,Avon,Soms	705
Berks,Bucks,Oxon	706
Beds,Herts & Essex	707
Norfolk,Suffolk,Cambs	708
West Mid & Sth Glam & Gwent	709
Shrops,Herefds & Worcs	710
Central Midlands	711
East Midlands	712
Lincs & Humberside	713
Dyfed & Powys	714
Gwynedd & Clwyd	715
N W England	716
W & S Yorks & Dales	717
N E England	718
Cumbria & Lake District	719
S W Scotland	720
W Central Scotland	721
Edin S Fife/Lothian & Borders	722
E Central Scotland	723
Grampian & E Highlands	724
N W Scotland	725
Caithness,Orkney & Shetland	726
N Ireland	727

Weathercall is charged at 39p per minute (cheap rate) and 49p per minute at all other times.

AA ROADWATCH

For the latest AA traffic/roadworks information, 24 hours a day, dial 0336 401 followed by the code.

London & SE traffic, roadworks	
Area within M25	731
Essex/Herts/Beds/Bucks/Berks/Oxon	732
Kent/Surrey/Sussex/Hants	734
M25 London Orbital only	736
National traffic and roadworks	
National motorways	737
West Country	738
Wales	739
Midlands	740
East Anglia	741
North-west England	742
North-east England	743
Scotland	744
Northern Ireland	745

AA Roadwatch is charged at 39p per minute (cheap rate) and 49p per minute at all other times

HOURS OF DARKNESS

TODAY

Sun rises: 8.06 am — Sun sets: 4.00 pm

Moon sets: 1.38 am — Moon rises: 12.20 pm

Full moon January 5

London 4.00 pm to 8.06 am
Bristol 4.10 pm to 8.16 am
Edinburgh 3.46 pm to 8.44 am
Manchester 3.58 pm to 8.25 am
Penzance 4.28 pm to 8.21 am

TOMORROW

Sun rises: 8.06 am — Sun sets: 4.01 pm

Moon sets: 2.44 am — Moon rises: 12.48 pm

Full moon January 5

London 4.01 pm to 8.06 am
Bristol 4.11 pm to 8.16 am
Edinburgh 3.47 pm to 8.44 am
Manchester 3.59 pm to 8.25 am
Penzance 4.29 pm to 8.21 am

HIGH TIDES

TODAY	AM	HT	PM	HT
London Bridge	7:40	6.51	8:31	6 51
Aberdeen	8.18	3.65	8.27	3.73
Avonmouth	0:57	10.91	1 37	10 94
Belfast	5:48	2.92	6:08	3 11
Cardiff	0:51	9.89	1.29	9 97
Devonport	–	–	0:14	4.61
Dover	5:09	5 87	5:59	5.49
Dublin	6:30	3.57	6:42	3 76
Falmouth	11:54	4.45	–	–
Glasgow	6.39	4 13	7:09	4.08
Harwich	5:47	3 60	6.33	3.50
Holyhead	4 58	4.58	5:15	4 81
Hull	0:01	6 64	1:11	6 11
Ilfracombe	–	–	0:26	7 77
Kung's Lynn	0:17	5.66	1:07	5.29
Leith	9:14	4 73	9 41	4 78
Liverpool	5:29	7.75	5.58	7.68
Lowestoft	3:02	2.28	4:53	2.16
Margate	6:03	4 24	6'52	4 07
Milford Haven	0:18	5 69	0:50	5 83
Newquay	11:48	5.57	–	–
Oban	–	–	0:55	3 17
Penzance	11:20	4.63	–	–
Portland	0:20	1 53	0:35	1 56
Portsmouth	5:40	4.23	6:11	3 91
Shoreham	5:24	5.34	5:57	5.02
Southampton	5:13	4.02	5:46	3 79
Swansea	0:14	7.67	0:54	7 75
Tees	10:27	4.51	10:44	4 61
Wilton-on-Nze	5 45	3.67	6:38	3.59

Crown copyright reserved. *All tide times are GMT*

HIGHEST & LOWEST

Yesterday: Highest day temp: St Mary's, Isles of Scilly, 8C (46F); lowest day max: Glasgow, -12C (10F); highest rainfall: Lerwick, Shetland, 0.19in; highest sunshine: Folkestone, Kent, 7.4hr

FORECAST

☐ **General:** much of England and Wales will start frosty and cloudy.

Outbreaks of snow over southern areas will edge north during the day, to reach northern areas by evening. Several inches of snow are likely in places and drifting is likely.

The snow should turn to rain over southern areas later and the far south west will become milder.

Northern Ireland will have outbreaks of snow, some heavy with drifting in the fresh winds

Most of Scotland will have another extremely cold day, mainly dry although the snow will drift as the wind picks up. In the evening snow is likely in the south and the Northern Isles will have snow showers.

☐ **London, SE, Central S England, E Anglia, Midlands, S Wales:** snow spreading north, and drifting in the fresh winds. Snow turning to rain later. Wind mainly E fresh. Cold. Max 0C to 2C (32F to 36F).

☐ **E, NW, Central N, NE England, N Wales, Lakes, IoM, N Ireland:** snow spreading north, some heavy. Drifting in strong winds. Wind E fresh to strong. Max -2C to 0C (28F to 32F).

☐ **Channel Isles, SW England:** snow turning to sleet and rain later. Wind E to SE fresh becoming SW moderate. Less cold. Max 5C to 7C (41F to 45F).

☐ **Borders, SW Scotland, Glasgow, Argyll:** becoming cloudy. Snow spreading north in evening. Wind E fresh. Bitterly cold. Max -7C to -3C (19F to 27F).

☐ **Edinburgh & Dundee, Aberdeen, Central Highlands, Moray Firth, NE, NW Scotland, Orkney:** mostly dry and bright. Drifting of lying snow. Wind E to SE fresh to strong. Max -7C to -3C (19F to 27F).

☐ **Shetland:** snow showers. Wind S to SE light to moderate. Max 1C (34F).

☐ **Outlook:** snow moving north across Scotland. Milder with rain elsewhere.

AROUND BRITAIN YESTERDAY

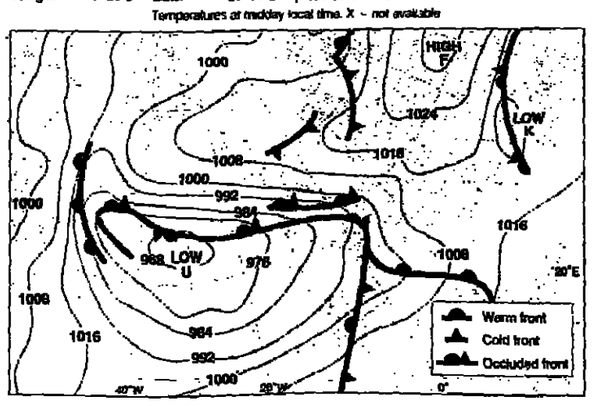
24 hrs to 5 pm: b=bright; c=cloud; d=drizzle; ds=dust storm; du=dull; f=fair; fg=fog; g=gale; h=hail; r=rain; sh=shower; sl=sleet; sn=snow; s=sun; t=thunder

	Sun hrs	Rain in	Max C	Max F			Sun hrs	Rain in	Max C	Max F	
Aberdeen	5.3	-	-2	27	s	Llandrindod	8.5	-	3	37	s
Anglesey	7.0	-	4	39	s	Liverpool	6.3	-	0	32	s
Aspatria	5.2	-	-3	26	s	London	7.9	-	5	41	s
Aviemore	4.7	-	-10	13	s	Lowestoft	5.2	-	3	37	s
Belfast	5.5	-	2	36	s	Manchester	6.6	-	0	32	s
Birmingham	6.5	-	1	34	s	Margate	7.3	-	4	39	s
Bognor R	6.9	-	2	36	s	Minehead	2.5	-	0	32	s
Bournem'th	5.1	-	3	37	s	Morecambe	5.1	-	1	34	s
Bristol	6.8	-	2	36	s	Newcastle	-	-	-3	26	fg
Buxton	-	-	-3	26	b	Newquay	1.4	-	5	41	c
Cardiff	x					Norwich	4.9	-	2	36	s
Clacton	6.1	-	4	39	s	Nottingham	X				
Colwyn Bay	X					Oxford	5.9	-	1	34	s
Cromer	-	-	2	36	s	Penzance	-	-	6	43	gS
Doncaster	X					Plymouth	X				
Dunbar	x					Poole	4.4	-	3	37	s
Eastbourne	6.8	-	2	36	s	Prestatyn	X	-	-1	29	s
Edinburgh	X					Ross-o-wye	6.4	-	-2	27	s
Eskdalemuir	Y					Sandown	3.9	-	3	37	b
Exmouth	0.2	-	3	37	c	Saunton Snd	4.4	-	3	37	s
Falmouth	-	-	7	45	c	Scarboro'	3.8	-	1	34	s
Fishguard	7.0	-	1	34	s	Shanklin	3.7	-	3	37	b
Folkestone	7.4	-	2	36	s	Shrewsbury	4.8	-	-1	29	s
Glasgow	4.5	-	-12	10	fg	Skegness	7.2	-	3	37	s
Guernsey	4.4	-	2	36	s	Southend	1.7	-	4	39	s
Hastings	7.3	-	2	36	s	Southport	X				
Hayling I.	5.8	-	2	36	s	Southsea	4.4	-	3	37	s
Hove	4.6	-	2	36	s	Stornoway	X				
Hunstanton	6.5	-	1	34	s	Swanage	1.7	-	3	37	b
Ilfracombe	4.5	-	5	41	s	Teignmouth	0.1	-	5	41	c
Isle of Man	5.2	-	3	37	s	Tenby	X				
Jersey	5.5	-	1	34	s	Tiree	5.0	-	2	36	s
Kinloss	X	-				Torquay	0.3	-	4	39	b
Leeds	2.7	-	-3	26	sn	Tynemouth	-	-	-3	26	fg
Lerwick	3.4	0.19	1	34	sn	Ventnor	4.7	-	3	37	s
Leuchars	4.9	-	-5	22	s	Weymouth	2.0	-	3	37	b

ABROAD

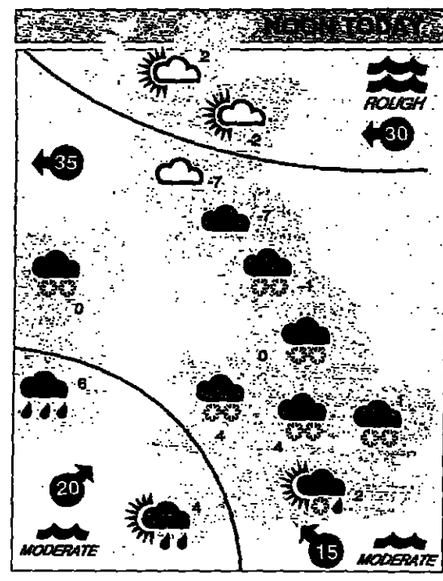
Ajaccio	11	52	r	Corfu	14	57	c	Madrid	9	48	r
Akrotiri	19	66	s	C'phagn	-5	23	c	Majorca	15	59	f
Alex'dria	20	68	s	Dublin	2	36	s	Malaga	14	57	r
Algiers	17	63	s	Dubrovnik	12	54	t	Malta	17	63	s
Amst'dm	-1	30	s	Faro	18	64	c	Melb'rne	15	59	c
Athens	15	59	r	Florence	7	45	t	Mexico C	16	61	s
B Aires	28	82	s	Frankfurt	-4	25	s	Miami	14	57	c
Bahrain	18	64	f	Funchal	19	66	r	Milan	3	37	f
Bangkok	27	81	s	Geneva	-2	28	sn	Montreal	-7	19	X
Barbados	X			Gibraltar	17	63	c	Moscow	-14	7	f
Barcelona	12	54	s	Helsinki	-7	19	s	Munich	-8	18	c
Beirut	19	66	s	Hong K	20	68	s	N Delhi	19	66	s
Belgrade	-5	23	f	Innsbruck	-6	21	f	N York	3	37	s
Berlin	-7	19	s	Istanbul	8	46	r	Nairobi	27	81	s
Bermuda	15	59	r	Jeddah	29	84	s	Naples	14	57	s
Biarritz	15	59	f	Jo'burg	25	77	f	Nice	6	43	r
Borde'x	14	57	c	Karachi	25	77	s	Oslo	-10	14	c
Brussels	-3	27	s	L Angels	14	57	f	Paris	-2	28	c
Budapst	-6	21	s	L Palmas	21	70	f	Peking	2	36	s
Cairo	22	72	s	La Tquet	-1	30	s	Perth	26	79	s
Cape Tn	24	75	s	Lisbon	17	63	r	Prague	-12	10	s
Ch'church	X			Locarno	2	37	f	Reykjavik	-8	18	s
Chicago	-2	28	s	Luxembg	-3	27	s	Rhodes	17	63	f
Cologne	-1	30	s	Luxor	25	77	s	Rio de J	28	82	f
								Riyadh	16	61	s
								Rome	12	54	f
								S Fr'sco	10	50	f
								S Paulo	27	81	f
								Salzburg	-8	18	f
								Santiago	30	86	s
								Seoul	-3	27	c
								Sing'por	28	82	f
								Stckholm	-7	19	c
								Strasb'rg	-4	25	s
								Sydney	23	73	c
								Tangier	17	63	r
								Tel Aviv	16	59	s
								Tenerife	23	73	s
								Tokyo	6	46	s
								Toronto	-5	23	s
								Tunis	18	64	f
								Valencia	15	59	f
								Vanc'ver	6	43	c
								Venice	1	34	f
								Vienna	-9	16	s
								Warsaw	-9	16	s
								Wash'ton	3	37	s
								Zurich	-5	23	sn

Temperatures at midday local time. X – not available



Changes to the chart above from noon: high F will move east and decline. Low K will move northeast and fill. Low U will move east at first before losing its identity while low G will move west and deepen

NEWS TODAY



January Sale Bargains

IN CENTRAL LONDON HOTELS

FROM ONLY £24.50 PER PERSON PER NIGHT

INCLUDING FULL ENGLISH BREAKFAST

£24.50 **Royal Scot** M/RAC ★★★
Near Kings Cross and Euston
0171 278 2434

£29.50 **Hospitality Inn** RAC★★★★
Bayswater, overlooking Hyde Park and Kensington Gardens. Car Park
0171 262 4461

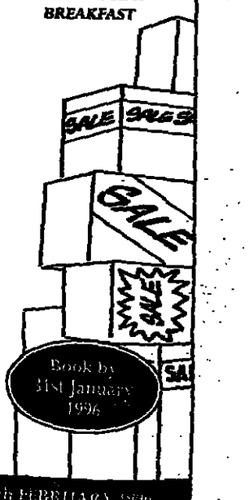
£34.50 **Kensington Palace** M/RAC ★★★★
Minutes from West End & Knightsbridge
0171 937 8121
A THISTLE HOTEL

£39.50 **The Grosvenor** AA★★★★
Victoria
0171 834 9494
A THISTLE HOTEL

£44.50 **Mount Royal** AA/RAC★★★★
Marble Arch, overlooking Oxford Street
0171 629 8040

£49.50 **The Selfridge** M/RAC★★★★
Central location near Oxford St
0171 408 2080
A THISTLE HOTEL

£54.50 **Whites Hotel** RAC Blue Ribbon
Overlooking Hyde Park and Kensington Gardens
0171 262 2711
A THISTLE COUNTRY HOUSE HOTEL



PRICES VALID 3rd JANUARY - 12th FEBRUARY 1996

CHILDREN WELCOME!

Sharing a room with 2 adults: Under 6: Stay & eat breakfast free
6-15: Stay free, £4 each per breakfast (except at The Selfridge & Whites Hotel)

• All rooms have private bathroom, direct dial telephone, TV and tea & coffee making facilities. Prices per person per night based on 2 people sharing a double or twin room, including full English breakfast. Minimum stay 2 nights - one night stays available Sunday, Monday and Thursday only. No single occupancy.

Ask your Travel Agent to book through Highlife on 0800 700 400 (N. Ireland 01232 312000) or call the hotel of your choice.
Please quote reference EB T3012

Bookings subject to limited availability. All details correct at time of going to press

25



BAT'S MAN OUT 26

Sir Patrick Sheehy retires after 45 years



REVIEW OF YEAR 27

Jon Ashworth's action replay of the past year



SPORT 41-48

Defiant Ngugi comes in from the cold

THE TEMPUS TIPS OF THE YEAR
Page 28

THE TIMES

BUSINESS EDITOR Lindsay Cook — SATURDAY DECEMBER 30 1995

Barings inquiry casts net wider

BY JON ASHWORTH AND ROBERT MILLER

NICK LEESON will not appeal against his prison sentence, it was disclosed yesterday as investigators in Singapore dramatically widened the scope of the Barings inquiry.

Price Waterhouse, the liquidators of Baring Futures (Singapore), turned to the Singapore High Court in an attempt to obtain information from six former Barings directors. Those included in the court action include Peter Norris, former chief executive officer of Barings in the UK, and James Bax, who ran the Singapore office.

Simon Jones, former finance director of Baring Futures (Singapore), and Fu Ya Yin, a former director, are also included. The liquidators will also be seeking information from Roy Johnson, a company secretary with ING Barings in London, and Michael Killian, formerly with Barings in Japan and now working for ING Barings in Chicago.

The order empowers the court to summon individuals who may be able to help to locate assets of a company in liquidation. It also allows the court to apprehend anyone who refuses, without reasonable excuse, to answer a summons after being provided with expenses to cover their costs.

The move will heighten speculation that authorities in Singapore are poised to press charges against senior Barings executives who were meant to be monitoring Leeson. Singapore's Commercial Affairs Department has said that it will investigate and prosecute anyone who committed crimes in Singapore, and that it is prepared to seek extradition orders if necessary.

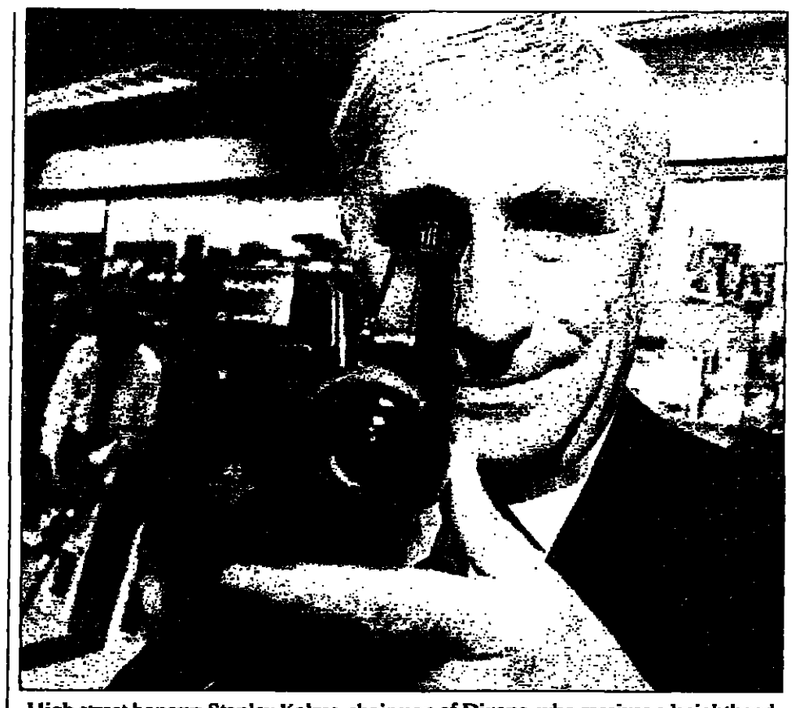
Singapore inspectors investigating the collapse accused Barings executives of "institutional incompetence", and made reference to a "complete failure of internal controls". Their report made clear that the Singapore authorities did not believe that Leeson was solely responsible for the collapse. It said that Barings executives had been warned repeatedly about risks in the Singapore division. An internal audit in August 1994 concluded that there was "a significant general risk that the controls could be overridden by Nick Leeson as he is the key manager in the front and back office".

Mr Bax, who was Leeson's direct superior in Singapore, came in for heavy criticism in the report, as did Mr Jones. Both men are in Singapore, and have surrendered their passports. Mrs Fu resigned from Barings in April, and remains in Singapore. The report also criticised Mr Norris, who declined to comment yesterday.

Leeson had until 5am British time today to appeal against his six-and-a-half year sentence. The decision not to appeal was taken late yesterday, after consultations with his Singapore lawyer, John Koh. The 28-year-old former trader is likely to serve about three-and-a-half years of his sentence, and risked an additional term in prison if any appeal failed.

Earlier this month, Judge Richard Magnus jailed Leeson for six years on a single charge of cheating and for a further six months on a lesser charge of cheating. The court was told that Leeson had "spun a web of deceit" and abused his position of trust in running up massive losses that he concealed in the notorious "5 eights" account.

The Commons Treasury Select Committee hopes to inquire into the Barings collapse early in the new year.



High street honour: Stanley Kalms, chairman of Dixons, who receives a knighthood







Knighted: Roger Hurn, top left, and Colin Hope, right; CBE: Peter Wood, below left





Business awards: there are knighthoods for Andrew Large, left, and Peter Bonfield

Kalms tops cast of industry's New Year knights

BY JON ASHWORTH

ONE of the most famous names in high street trading has been given a knighthood in the Queen's New Year Honours list. Stanley Kalms, who built Dixons Group into an 800-strong colossus in nearly half a century of hard work, receives his honour for services to electrical retailing.

Sir Stanley, 64, joined the family shop in Edgware, north London, in 1948, and watched turnover grow from £105 a week to about £2.5 billion a year. Today, Dixons employs 15,000 people.

There are knighthoods for Andrew Large, chairman of the Securities and Investments Board, Ian Dixon, chairman of Willmott Dixon, Roger Hurn, chairman and chief executive of Smiths Industries, and Professor Donald Mackay, chairman of Scottish Enterprise.

Peter Bonfield, chairman of ICL, the computer company, is knighted for services to information technology. He becomes chief executive of BT in the new year. There are knighthoods also for Noel Davies, former chief executive of VSEL, the submarine maker bought by GEC earlier this year, and Colin Hope, chairman and chief executive of T&N, the automotive components manufacturer.

Professor Patrick Minford, one of the Treasury's panel of "wise men", joins Donald Kirkham of the Woolwich Building Society and Peter Wood of Direct Line Insurance, in a wide-ranging list of CBEs. The list includes James Bruxner, former chairman of the Scotch Whisky Association, John Richard Corrin, chief executive of Allied Textile Companies; Dan Goyder, deputy chairman of the Monopolies and Mergers Commission; Timothy Harris, assistant managing director of P&O; Ian McAllister, chairman and chief executive, Ford Motor Company; Robin Paul, chief executive, Albright & Wilson; Raymond Proctor, former finance/privatisation director, British Coal Corporation; Nelson Robertson, former chief executive, General Accident Group; and John Garrett Speirs, managing director of Norsk Hydro (UK).

Paul Gotley, chairman of Neotronics Technology, becomes an OBE and Maureen Hall, secretary to the two top executives at Scottish & Newcastle, becomes an MBE.

WEEKEND MONEY



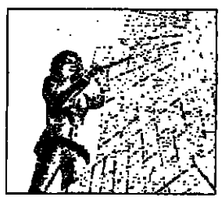
31
Anne Ashworth on the task of choosing a new Tessa

29
The experts on the future for house prices



31
The cost of the big chill to families and pensioners

32-35
The new deals. Where to put your Tessa money



STOCK MARKET

36
Antiques with appreciation potential in 1996

BUSINESS TODAY

STOCK MARKETS

FT-SE 100	3689.3	(+12.6)
Yield	3.87%	
FT-SE A All share	1802.56	(+5.90)
Nikkei	19868.15	(-4.98)
New York:		
Dow Jones	5108.09	(+12.29)*
S&P Composite	614.51	(+0.39)*

MONEY RATES

Federal Funds	5⅞%*	(5⅞%)
Long Bond	112²⁄₃₂*	(112¹⁄₃₂)
Yield	6.97%*	(6.00%)

3-mth interbank	6⅛%	(6⅛%)
Liffe long gilt future (Dec)	110³⁄₃₂	(110⁵⁄₃₂)

New York:		
$	1.5537*	(1.5386)
London:		
$	1.5525	(1.5453)
DM	2.2260	(2.2245)
FFr	7.6029	(7.6015)
SFr	1.7885	(1.7868)
Yen	160.39	(158.69)
£ Index	83.1	(83.4)

London:		
DM	1.4346*	(1.4395)
FFr	4.8810*	(4.9205)
SFr	1.1540*	(1.1555)
Yen	103.29*	(102.60)
$ Index	94.0	(93.7)

Tokyo close Yen 102.90

Brent 15-day (Mar)	n/a	(17.80)

London close	386.90	(386.95)

* denotes midday trading price

Call to cut rates

The Chancellor should cut interest rates again in the new year, the British Chambers of Commerce advised yesterday. Britain tops the Group of Seven leading trading nations interest rate.

Page 26

Iceland turns back the clock in price war

BY CHRISTINE BUCKLEY

ICELAND yesterday fired the first salvo of the new year in the price war between supermarkets. The frozen food chain launched a discount round that will cut the price of some items by 50 per cent. Some prices will fall below the level charged in 1986.

The company, which runs about ten promotions a year and is the first to launch its campaign in the traditional post-Christmas discounting period in food retailing, says it aims to turn back the clock ten years on some of its prices. Among branded items being cut at the chain's 750 stores are Bird's Eye fish fingers, which fall from £4.29 to £2.55 for 36. Iceland said that the discounts will be fixed to "hundreds of lines".

But the move met with a cold response from supermarket competitors. Mainstream rivals such as Asda, Tesco and Safeway said that they would not respond with similar price slashing.

The three, who run regular price discounting on a range of items, said they would continue to do so. They said that customers react more favourably to long-term promotions than one-off actions. But Malcolm Walker, Iceland's chairman, said: "Everyone wants bargains in the new year and other retailers may have to follow our move."

The food price cuts that have marked competition in supermarkets are likely to remain a strong part of trading in 1996, but increasingly City analysts feel that overall prices are beginning to harden.

With profit margins increasing among the larger chains it is clear that the worst fighting of the discounting war is over.

Bulls end year's run with a record high

BY MICHAEL CLARK AND PHILIP PANGALOS

THE City celebrated a successful conclusion to 1995 by driving share prices to a record high.

The FT-SE 100 index staged a late rally during yesterday's shortened trading session, to finish 12.6 points higher at an all-time closing high of 3,689.3. It briefly touched 3,690.6. The previous best was 3,688.0 on December 15.

The index rose a healthy 623.8 points during the year, equivalent to a gain of 20.3 per cent. It was the FT-SE 100's third best performance since being created in 1984, surpassed only by a 23 per cent advance the year it was formed and a 35 per cent increase in 1989.

Traders said that the market is now nicely poised to break through the 3,700 level when trading resumes on January 2.

Among second-liners, the FT-SE Mid 250 index also finished on a high, closing 13.8 points up at a peak of 4,021.3.

A record £646.3 billion worth of British and Irish shares changed hands in 1995, up 6.6 per cent on the previous year. However, there were only 190 newcomers compared with 256 in 1994.

Stock market, page 28

Forte finds more room for growth at hotels

BY GEORGE SIVELL

FORTE, the hotel group fighting a £3.3 billion bid from Granada, the television and motorway services company, yesterday raised its forecast of profits for the year to January 31 from not less than £185 million to not less than £190 million.

The increased forecast follows a strong performance by the hotels in December. January, however, is traditionally a low-volume month for the hotel groups.

The new pre-tax profit figure is 50 per cent up on the previous year and leaves earnings before exceptional items at not less than 14.5p, a rise of 44 per cent.

Forte said that London hotel room sales were up 25 per cent in December, through a 6 percentage point increase in occupancy and a 17 per cent rise in the room rate achieved. Provincial hotel room sales are up 12 per cent through a 4 percentage point rise in occupancy and a 5 per cent rise in the achieved room rate.

Sir Rocco Forte, chairman, said: "This is the answer of the staff within Forte to the suggestion that they are not good at their jobs. I am very proud to announce this profit increase on their behalf."

In response, Granada said that, at £190 million, Forte's profits were "in real terms some 7 per cent less than five years ago" and "a mere 7.4 per cent return on net assets".

Gerry Robinson, Granada chief executive, said: "Even after this revision, Forte's performance is still worse than five years ago, a year which they themselves described as 'one of the most difficult which our industry has faced for many years'. This only underlines what we have been saying all along — Forte is failing to achieve a decent return on its assets and is not delivering real value for its shareholders."

Forte is expected to unveil its full defence against the Granada bid on Tuesday.

Speculation persists in the City that the company will disclose plans to pay a special dividend to shareholders out of proceeds from agreeing to sell its roadside restaurants to Whitbread for £1.05 billion.

IMPORTANT NOTICE TO ALL SHAREHOLDERS IN NATIONAL POWER/POWERGEN PARTLY PAIDS

If you bought these shares in Spring 1995, the 2nd instalment is due early 1996

what should you do ?
what are the options ?
what are the prospects ?
step by step guide
brokers' forecasts
analysts' opinions

We have produced a comprehensive report on the above shares, which is normally £1.00. As a special Christmas offer, this report is available FREE to Times readers.

Because these investments and the income from them can go down in value as well as up, you may not get back the full amount invested. Neither income nor capital are guaranteed. The investments illustrated are intended as long term investments. These investments are not suitable for everyone. If you have any doubt whether they are suitable for you, you should obtain expert advice.

Simply complete and return the coupon below

Hargreaves Lansdown

Issued by
Hargreaves Lansdown Asset Management Ltd
Kendal House, 4 Brighton Mews, Clifton, Bristol, BS8 2NX
Regulated by the Personal Investment Authority

PLEASE SEND ME THE POWER REPORT

Name (Mr/Mrs/Miss): .....

Address: .....

Postcode .....

Tel: 0117 - 988 - 9880
(Weekdays 9 - 5pm)

TT301295

Cut rates again, say chambers of commerce

BY JANET BUSH, ECONOMICS CORRESPONDENT

THE Chancellor should cut interest rates again in the new year, the British Chambers of Commerce said yesterday, echoing advice by the Confederation of British Industry.

In the BCC's annual message to its 200,000 members, Richard Brown, the deputy director-general, said that Britain had the highest interest rates in the Group of Seven leading industrialised economies. "These must be brought down as a matter of priority," he said, adding that Britain's inflation outlook remained bright.

Base rates were cut for the first time in two years this month, the Bank of England advising a quarter-point cut from 6.75 per cent on December 13. However, many City and industry forecasters believe that the Chancellor will have to cut rates again to achieve his forecast of 3 per cent growth in gross domestic product next year. The consensus of City and academic forecasts earlier this month, some factoring in lower rates, was for growth of no more than 2.4 per cent next year.

Nevertheless, after the decision to cut rates a quarter-point this month, it seems unlikely that the authorities will decide to cut rates again as soon as the next monthly monetary meeting, on January 17, particularly given that the Bank of England, only a month before, had been adamantly opposed to a rate cut on the grounds of worryingly strong growth in money supply and other indicators suggesting price pressures ahead.

Mr Brown said that 1996 looked like being a good year for business, with investment set to rise. He also predicted that British companies would increase their share of world markets.

He said that Britain was strongly committed to Europe and needed to play a constructive role in its development, arguing for competitiveness, deregulation and job creation. He said that next year's intergovernmental conference, reviewing the Maastricht treaty, should not lose sight of these priorities. "The debate on a single currency will continue long into 1996, and with prospects of a referendum on this becoming more and more likely, we continue to support, albeit hesitantly, membership of the EMU, but emphasise that the convergence criteria are demanding," he said. "Achieving these criteria is much more important than the issue of timing."

Mr Brown said that although progress was being made by the Government to free business of unnecessary regulations, more could be done. "The most common consequence of regulation is lost management time, and the Government must press ahead faster," he said.

☐ Germany will fail in 1996 to achieve the economic upturn needed to reduce unemployment significantly, leading industrialists said yesterday. The appreciation of the mark and high wage rises in 1995 would continue to take their toll in 1996. "There is nothing in sight at present that could provide the recovery with lasting impetus," Juergen Schrempp, chief executive of Daimler-Benz, told the *Handelsblatt* business daily.

Tighter rein on utilities

BY CHRISTINE BUCKLEY

PROFESSOR Stephen Littlechild, the regulator, yesterday issued a set of new obligations to electricity companies that have been taken over.

South-West Electricity, which has been bought by Southern Electric International, the US utility, and Eastern, now owned by the Hanson Group, must comply with standards set by Professor Littlechild on ring-fencing the finances of electricity operations, activity restrictions, resource availability, asset disposal, and the provision of information.

The companies must meet the conditions as part of their licences to operate.

Professor Littlechild said: "The merged companies will continue to have to meet their existing obligations under the Electricity Act and licences. These additional licence modifications will allow me to continue to regulate effectively and to ensure that customers continue to be fully protected." Similar conditions will apply to other merged companies.

☐ The UK's first combined water, electricity and telecommunications utility company comes into being on January 1. It has been created through the takeover by North West Water Group of Norweb, the regional electricity group. United Utilities emphasised that the names North West Water and Norweb would continue to be used for the regulated water and electricity operations.



Alan Jackson, retiring chief executive of BTR, has seen Austrim's share price double since he bought a 35 per cent stake

Employees awarded £300m in damages

BY PHILIP BASSETT, INDUSTRIAL EDITOR

EMPLOYEES injured or made ill because of their work received £300 million in legal damages last year, according to a survey published today.

The trade unions claim that the awards show the success of union assistance because more than 70 per cent of awards were obtained with union help. The Trades Union Congress (TUC) says that individuals taking legal action against their employers without union help are winning less and finding the costs increasingly prohibitive — partly because of cuts in legal aid funding.

In its annual survey of unions' legal services, the TUC says that in 1994 — the most recent year for which figures are available — unions took action for more than 125,000 members, providing free legal advice and representation in dealing with employers, insurance companies and the operators of government compensation schemes.

Cases taken up by unions include workers injured as a result of criminal assaults, such as bus drivers mugged for their fares; people suffering from long-term occupational illnesses, among them office workers with repetitive strain injuries; and dependants of members killed owing to employer negligence.

Examples of awards won include £67,000 for a firefighter in Cheshire after back injuries sustained in fighting a blaze, a supermarket checkout operator who won almost £70,000 after originally being offered £2,500 in compensation for slipping at work and injuring her back, and £185,000 for a steel worker in Rotherham, South Yorkshire, who lost a foot after a one-tonne steel roll fell from a magnet on a semi-portable crane.

The TUC says in the report that as well as personal injury cases, the unions are taking more cases to industrial tribunals and social security benefit appeals on issues such as equal pay, unfair dismissal and wages.

BTR deal makes £7m for Jackson

BY ALASDAIR MURRAY

ALAN JACKSON, the retiring chief executive of BTR, has made a succesful start to his new career by earning a paper profit of £7.2 million in a deal with his former employer.

Mr Jackson, 59, bought a 35 per cent stake in Austrim, a holding company, for £5.3 million from BTR Nylex, BTR's Australian subsidiary. Since the deal was completed, shares in Austrim have doubled in price in just six weeks, while Austrim's total market capitalisation has jumped to more than £58 million.

The jump in share price is being put down to the "Jackson factor". Mr Jackson is seen as a returning hero in his native Australia after his succesful stint at BTR. He first made his name by turning struggling Nylex into Australia's biggest industrial company.

Austrim's only asset is a 50 per cent stake in a corporate leasing and finance outfit, although Mr Jackson and his partner, Richard Pratt, have pledged to expand activities into manufacturing. Mr Pratt, head of Pratt Industries, the packaging group, is one of Australia's richest men, with an estimated fortune of more than £500 million.

Ian Strachan, formerly of RTZ, the mining company, takes over as the new BTR chief executive next week.

Courtaulds Textiles shares hit

BY OUR CITY STAFF

SHARES in Courtaulds Textiles fell to a four-and-a-half-year low in continued reaction to a profit warning issued last week. The shares closed down 12p, at 356p, in a rising stock market, having earlier fallen as low as 353p — the lowest since July 1991.

"The decline is still in response to the profit warning," said the head of equity trading at one brokerage. "It's the kind of stock that's embarrassing to have in your portfolio at the end of the year."

Courtaulds Textiles gave warning on December 19 that current-year profit would be below the £47.3 million earned in 1994. It blamed lower sales, pressure on profit margins and a weakening of trading conditions in some markets. Earlier this year, shares in Courtaulds Textiles traded at a 12-month high of 512p.

Coats Viyella, a rival of Courtaulds, also issued a gloomy statement last week, saying profits would be below last year's £152 million. Yesterday, the shares fell 2p to 175p.

BUSINESS ROUNDUP

French banker in fraud investigation

ANDRE LEVY-LANG, one of France's most influential bankers, was placed under formal investigation in an inquiry into alleged fraud at Ciments Français, the cement company, in 1991, sources close to the investigation said yesterday. M Levy-Lang, chairman of Compagnie Financière de Paribas, the financial holding group, has been placed under investigation by Judge Eva Joly for "complicity in the dissemination of false information". The judge has told M Levy-Lang to appear at her offices to be formally questioned over off-balance-sheet financial operations at Ciments Français in 1991.

Paribas denied that its chairman had any knowledge of these operations, which allowed Ciments Français to post a 1991 profit of Fr118 million (£15.6 million) instead of a loss of Fr410 million until October 1992. Had the bank known of the loss at Ciments Français, which it controlled at the time, Paribas would have had to report a bigger 1991 loss than the Fr184 million loss that it published.

Costain sells to Tarmac

COSTAIN, the embattled builder, has agreed the sale of its pre-cast concrete products business to Tarmac for £3.6 million. Proceeds to Costain will be increased because the group is retaining book debts. Work in progress and debtors retained are estimated at £8.5 million. Tarmac is assuming the trade creditors, amounting to £6.9 million. In the last complete financial year, the business made pre-tax profits of £303,000 and the book value of assets was £13 million. Proceeds will cut Costain's debts, reported at £80 million at June 30.

Hartons given bid terms

HARTONS GROUP, the plastic products distributor, has received the terms of an expected £9.3 million bid from the owner of 53 per cent of the share capital, Schuttersveld, of Holland. The Dutch concern has 49 per cent of the votes in Hartons but none of the company's preference shares. The Dutch are offering 8.5p in cash for each ordinary share, roughly equal to their current market price, and 17.71p for the preference shares. The Hartons board said it would be advising shareholders in due course.

Dana looks to Russia

DANA PETROLEUM is planning to raise about £16 million to fund investment in Russia. It intends to raise the funds through a share placing and offering and is also to apply to have its shares listed on the London and Irish stock exchanges. Dana's shares are currently traded on the Exploration Securities Market of the Irish Stock Exchange. The Dublin group intends to inject net proceeds into developing small to medium-size oil and gas fields in the former Soviet Union and working with Russian oil companies.

Reverse takeover

DUNHAM-BUSH, the engineering company, is reversing into Rossmount, the building firm, in an agreed deal worth up to £7.8 million, it was announced yesterday. Dunham-Bush already has indirect links with Rossmount: it is part of Topgroup Holdings, a subsidiary of Berjaya Group Berhad, a company that has a 30 per cent interest in Rossmount. Rossmount yesterday reported an annual pre-tax loss of £209,000 (£185,000 profit). Its shares were suspended at 10p.

Willis Corroon site sold

WILLIS CORROON GROUP, the British insurance company, is raising $52.4 million by selling the head office of its US subsidiary in Nashville, Tennessee, to Shorenstein Realty Investors Two LP. Willis Corroon Corp has entered into a 15-year lease for its continued occupancy of 57 per cent of the building. Sale proceeds will be used to reduce borrowings and for other corporate purposes. The net book value of the property at December 31, 1994, was $54.2 million.

Sir Patrick leaves the smoke behind

BY SARAH CUNNINGHAM



Sir Patrick Sheehy retired yesterday

SIR Patrick Sheehy, one of British industry's best-known figures, retired yesterday as chairman of BAT Industries after 45 years with the company. Although shareholders in the tobacco and insurance group have reason to be grateful to Sir Patrick, who announced record profits last month, anti-smoking campaigners and policemen will be glad to see him go.

His 1993 report recommending performance related pay and fixed-term contracts for all police officers — eventually largely ignored by the Government — made him the policeman's favourite hate figure. BAT's cigarette business, particularly its growing sales to developing countries, made it a target of the anti-smoking lobby, earning the scorn of Sir Patrick, a keen smoker.

Sir Patrick, 65, will remain a non-executive director of British Petroleum and has taken on directorships at Asda Property Holdings, at Marlborough, a Lloyd's agency, and at Sheritt International, a Canadian company setting up a joint venture in Cuba.

He also has what many would consider the perfect retirement present: he will be captain of the Royal St George's golf club for one year. Educated at Ampleforth and a former Irish Guard, Sir Patrick became chairman of BAT in 1982 after postings around the world. He stepped down as chief executive in 1993 in favour of Martin Broughton. His successor as non-executive chairman is Lord Cairns, former head of Warburgs. His pay is expected to be similar to the £188,000 Sir Patrick earned last year.

The BAT Sir Patrick leaves is the second-largest tobacco company in the world — producing Lucky Strike, Benson and Hedges and Silk Cut — and the largest insurer in the UK, owning Eagle Star and Allied Dunbar. In the nine months to September 30, BAT made record pre-tax profits of £1.8 billion.

Sir Patrick's finest hour probably came in 1989 when he fought off a £13.4 billion takeover bid launched by Sir James Goldsmith, Kerry Packer and Jacob Rothschild.

TOURIST RATES

	Bank Buys	Bank Sells
Australia $	2.17	2.01
Austria Sch	16.89	15.19
Belgium Fr	48.77	44.47
Canada $	2.216	2.056
Cyprus CypE	0.747	0.692
Denmark Kr	9.24	8.44
Finland Mkk	7.33	6.68
France Fr	8.03	7.38
Germany Dm	2.38	2.17
Greece Dr	389.00	364.00
Hong Kong $	12.62	11.62
Ireland Pt	1.02	0.94
Israel Shk	5.2800	4.5100
Italy Lira	2563.00	2408.00
Japan Yen	173.70	157.70
Malta	0.592	0.537
Netherlds Gld	2.647	2.417
New Zealand $	2.51	2.29
Norway Kr	10.44	9.64
Portugal Esc	244.00	225.50
S Africa Rd	ref.	5.40
Spain Pta	195.50	182.50
Sweden Kr	10.97	10.17
Switzerland Fr	1.92	1.74
Turkey Lira	rate	91103.0
USA $	1.646	1.515

Rates for small denomination bank notes only as supplied by Barclays Bank plc. Different rates apply to travellers' cheques. Rates as at close of trading yesterday.

THE SUNDAY TIMES

"Even a 1% improvement in the environmental standards of a DuPont or a Monsanto will have a more meaningful impact than creating 100 new boutique retailers . . ."

Does "New Age" caring capitalism live up to its image? Business, The Sunday Times tomorrow



ADVICE YOU CAN TRUST

Directly by telephone

24 hours a day

0345 6789 10

Issued by Scottish Widows' Fund and Life Assurance Society, a mutual company.
Regulated by the Personal Investment Authority.
Information/advice will only be provided on Scottish Widows products.

SCOTTISH WIDOWS

where our staff will be available to take your call. | Fretterham, Norwich NR12 7RW. | 1995 aged 92. | (01608) 688274 | (01743) 344640

هكذا من الاصل

Pure drama in blockbuster of a year

Jon Ashworth plays back the past 12 months to see who was caught in the spotlight



Some of the star-studded cast that produced such an action-packed and entertaining 1995, clockwise from top left: Rosalind Gilmore, Peter Middleton, Clare Spottiswoode, Cedric Brown, Paul Reichmann, Prince al-Waleed bin Talal, Richard Branson, Kevin and Ian Maxwell, Peter Davis, Sir Rocco Forte, Gerry Robinson, Nick Leeson, Ernest Saunders

The home video clips of 1995 will be hard to beat. There is Richard Branson spluttering into his tea as an American gentleman mutters something about scratching one's back. There is Peter Middleton, alias Dennis Hopper in *Easy Rider*, cruising up Lime Street on his motorcycle with a piece of paper wedged between the handlebars.

The screen fills with endless shots of well-heeled bankers kicking down boardroom doors, and of blizzards of cash spewing from a contraption with flailing arms. Cut to a cosily lit room, warmed by a glowing gas fire and filled with the sound of contented purring.

The sequence begins just like any other holiday video, with the camera panning slowly around a sparkling swimming pool, with a steamy tropical sun above and a glimpse of jungle beyond. There is Lisa Leeson, lounging in a deckchair with a cool drink, waving as she reaches for a nearby newspaper. The camera moves closer, then abruptly topples on its side as the operator, clad in trunks and a baseball cap, dashes to read the headline. The couple hastily gather their belongings and rush out of frame, leaving nothing but a tequila sunrise and a crumpled towel.

Nick and Lisa Leeson's progression from a Malaysian resort to a Frankfurt prison cell set the tone for much of 1995. Few cameras were on hand to record the look on the faces of the Barings executives when they were told that a single trader in Singapore had triggered losses of £860 million and destroyed Britain's oldest bank.

The faceless men of ING, a Dutch competitor, scooped up the remains for a princely £1. After months of wrangling, Nick Leeson caught a plane back east, was sentenced to six-and-a-half years, and spent Christmas where he spent Easter — behind bars.

Another long-runner features the sombre walls of a courthouse in Chancery Lane, central London. The first day's shooting promises great things, with photographers clustered on stepladders like locusts and policemen holding back the mob. Ian Maxwell arrives, accompanied by his American wife, Laura, and followed shortly afterwards by his brother, Kevin.

At lunchtime, the process is reversed, setting the pattern for the rest of the year. After a few days, the photographers have drifted away, leaving not so much as a Styrofoam cup.

The Maxwell brothers spent half the year in court. Kevin, 36, denies conspiring with his father to defraud pensioners of shares worth £100 million in Scitex Corporation. With his brother, Ian, 38, and Larry Trachtenberg, 42, a former Maxwell adviser, he also denies conspiring to defraud pensioners of a further £22 million of shares in Teva Pharmaceutical Industries. The judge is due to begin summing up on January 3.

Takeover bids transformed the shape of the City and industry. Picture the scene, in January, in the boardroom of a merchant bank, where one side of the table is waving packets of Zantac, the ulcer drug, and the other is brandishing cartons of Zovirax, the anti-herpes treatment. The resulting marriage of Glaxo and Wellcome created the world's biggest drugs company, with annual sales of £8 billion.

Glaxo Wellcome was the first in a long line of deals. Cadbury Schweppes bought Dr Pepper, the American drinks group. J Sainsbury bought Texas Homecare from Ladbroke Group. S G Warburg, the merchant bank, succumbed to an £800 million takeover by Swiss Bank Corporation after talks with Morgan Stanley fizzled out. Abbey National bid for National & Provincial. Dresdner Bank bid £1 billion for Kleinwort Benson, and Merrill Lynch bought Smith New Court. Lloyds Bank made an agreed bid for TSB Group, creating Britain's biggest high street banking chain.

Lord Hanson's video reveals sombre scenes in Bermuda at the funeral of Lord "Gordy" White, his long-time business partner. Lord White died in Los Angeles in August at the age of 72, capping one of the most famous double acts in corporate history. He was admitted to hospital after masterminding Hanson's £2.5 billion bid for Eastern Group, the UK electricity distributor, and never regained consciousness.

It was another rotten year for Cedric Brown, the £475,000-a-year chief executive of British Gas, plagued by his 75 per cent salary increase. His home video features a 30-stone pig called Cedric munching from the "trough of privatisation", while shareholders at the British Gas annual meeting bay for Mr Brown's blood. Clare Spottiswoode, the gas regulator, watches warily from the sidelines.

Ed Wallis, of PowerGen, and John Baker, of National Power, were among other "fat cats" to have their tails tweaked. The Greenbury report on corporate governance and boardroom pay concluded that there had been "mistakes and misjudgments", but stopped short of recommending statutory controls.

The revolving door in the boardroom was spinning as fast as ever. Casualties included Mick Newmarch, who resigned as chief executive of Prudential Corporation in January. Rupert Pennant-Rea quit as Deputy Governor of the Bank of England in the wake of "kiss and tell" revelations by a former mistress. He was replaced by Howard Davies, who arrived from the Confederation of British Industry.

Lord Young of Graffham, the former Trade Secretary, and his number two, James Ross, were ousted from Cable & Wireless after a damaging public clash. Sir Gordon Jones announced his intention to retire as chairman of Yorkshire Water soon after Trevor Newton, managing director, confessed to not bathing for three months.

One of the most spectacular walkouts saw Peter Middleton abruptly resign as chief executive of Lloyd's of London and ride off in the direction of Salomon Brothers, where a handsome contract beckoned. Those clinging to his coat-tails included Rosalind Gilmore, who announced in September that she was to resign as head of regulation after less than a year in the job. An embattled Lloyd's unveiled proposals for a £2.8 billion settlement. Mr Middleton's successor, Ron Sandler, hopes to put matters to the vote in the spring.

Ernest Saunders suffered a setback in the long-running struggle to clear his name when an attempt to have the Guinness convictions overruled was rejected by the Court of Appeal. The battle proceeds to the European Court of Human Rights.

A welcome ray of sunshine broke over Euro Disney, which reported its first profit, helped by debt standstills and the pulling power of the new Space Mountain attraction. Walt Disney announced a $19 billion merger with ABC/Capital Cities, creating a media and entertainment giant.

In a surprise twist to the Canary Wharf saga, Paul Reichmann, the Canadian property developer, teamed up with Prince al-Waleed bin Talal, the billionaire Saudi investor, to bid jointly for the Docklands colossus. The deal was clinched shortly before Christmas, and Mr Reichmann celebrated in his usual style — by buying a new pair of shoes. Prince al-Waleed, who last year bailed out Euro Disney, contented himself with a half share in London's Four Seasons hotel, confirming his reputation as a canny investor.

The reclusive Barclay Brothers had a busy year, snapping up *The Scotsman* newspaper and buying the Ritz from Trafalgar House for £75 million. Maurice and Charles Saatchi, meanwhile, broke away from the "old" Saatchi & Saatchi advertising firm, renamed Cordiant, and won instant success with their new agency, M&C Saatchi, attracting such clients as Mars and British Airways.

For sheer drama, it is hard to rival the scene in Yorkshire one morning in November. A dapper country gent appears on our screen, merrily bagging pheasant. Faint ringing can be heard and the camera zooms in to reveal Sir Rocco Forte, cradling a smoking Holland & Holland and patting his Barbour jacket as he tries to locate his mobile phone. Sir Rocco listens for a moment, then pales visibly and begins muttering to himself. Cut to a plush office in London, where Gerry Robinson puts down the receiver, a triumphant smile spreading across his face.

Granada's hostile £3.3 billion swoop on Forte will dominate headlines well into the new year. Sir Rocco recovered from his initial shock to launch a bold counter-offensive, including the painful decision to sell the hard-won stake in the Savoy Group of hotels.

In the latest twist, Whitbread this week agreed to pay more than £1 billion for Forte's restaurant business, including Welcome Break motorway services. Where it goes from here is anyone's guess.

For sheer viewing value, nothing came close to the unending saga of the National Lottery. Audience figures peaked for episodes such as The Great Scratchcard Launch (it went wrong), Camelot Hits The Jackpot (profits of close to £1 million a week) and Why Did I Ever Buy A Lottery Ticket?, in which a factory worker from Blackburn won £17.8 million, saw his name splashed across the front page of *The Sun* and suddenly discovered he had more relatives than he ever imagined possible.

All this was just a prelude to the bumper Christmas omnibus: America! Land Of The Free, starring Peter Davis, the lottery regulator, and featuring cameo appearances by Virginia Bottomley and Richard Branson. The unfortunate Mr Davis was dragged before MPs to explain why he had accepted a free ride in a private jet belonging to GTech, Camelot's technical partner, during a trip to America in October 1994. It later emerged that he had also flown in a GTech helicopter, and had been on friendly terms for 20 years with a GTech non-executive director.

Mrs Bottomley rallied behind Mr Davis, deftly heading off a crisis that shook the foundations of the National Lottery, and which threatened to escalate into a full-blown political scandal. Mr Branson, miffed at his failure to win the Channel 5 television licence, claimed on *Panorama* that Guy Snowden, co-chairman of GTech, had tried to bribe him to stay out of the lottery race over lunch at his west London home in September 1993. GTech dismissed the claim as an "evil smear", prompting Mr Branson to sue for libel.

Expect more fun in the months ahead — and don't forget the camcorder.

Takeover bids transformed the City, and the revolving door in the boardroom spun as fast as ever

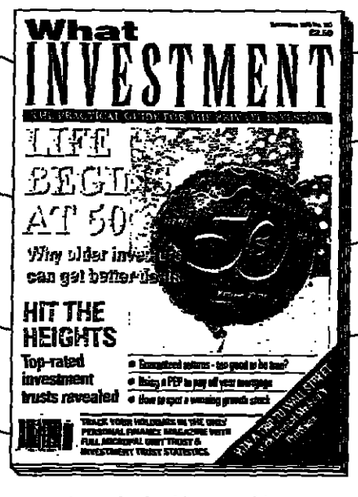
GET A BIGGER SHARE FOR JUST £1.67 PER MONTH

How and where the fund managers are investing

Stock market reports and analysis

Real-life financial problems solved in The Money Clinic

All the latest on pensions and life assurance savings plans



Statistics on with-profit and unit-linked pension funds

The full details on unit and investment trust investments

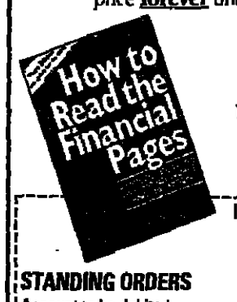
Information and reviews on the latest investment options

Unit and investment trust tables covering 1, 3, 5, and 10 year performances of every fund

Plus regular free supplements like The Practical Guide to Tax-Free Savings

Every month **What Investment** is packed with everything you need to make really successful investments. And all for only £19.95 a year (saving more than £10 off the annual news-stand cost).

Select the standing order option and not only **send no money now**, but we'll hold that £19.95 price **forever** until you decide to stop.*



A SPECIAL NEW SUBSCRIBER BONUS - WORTH £9.99

But that's not all. A copy of the book **"How To Read The Financial Pages"** - the layman's guide to reading and understanding the financial press - published price £9.99, your FREE subscription bonus.

I wish to subscribe to *What Investment* for only £19.95 (saving £10.05 off the normal annual retail rate) and claim my free copy of **"How To Read The Financial Pages"**

STANDING ORDERS

Account to be debited
Account No
Signature(s)
To Bank
Branch
Address
Sort Code
(Please complete the name and address section in all cases)
Name
Address
Postcode
Telephone

I enclose a cheque for £19.95 drawn on a UK bank and made payable to: Charterhouse Communications Ltd. ☐

Please debit my:
Access ☐ Visa ☐ Am. Express ☐ Diners ☐
Card No
Expires End
Signature

Please pay Barclays Bank, Hanover Square, London W1 (20 38 47) for the credit of Charterhouse Communications Ltd Account No 00357391 the sum of £19.95, and £19.95 on the same date each succeeding year until further notice in writing and debit my/our account accordingly.

FOR BANK USE ONLY REF:
PAYMENT DATE:

Complete the coupon and return to: What Investment, FREEPOST, 4 Tabernacle Street, London EC2B 2BH

From time to time you may receive information from other carefully selected organisations about items that could be of interest. If you would prefer not to receive such information just tick here. ☐

PLEASE ALLOW 28 DAYS FOR DELIVERY OFFER OPEN TO UK ONLY

*Subject to VAT on magazines

TT1B/12/95

ACT NOW

All you have to do to take advantage of this special subscription offer worth more than £20 is fill in and send off the coupon right away. The postage is paid.

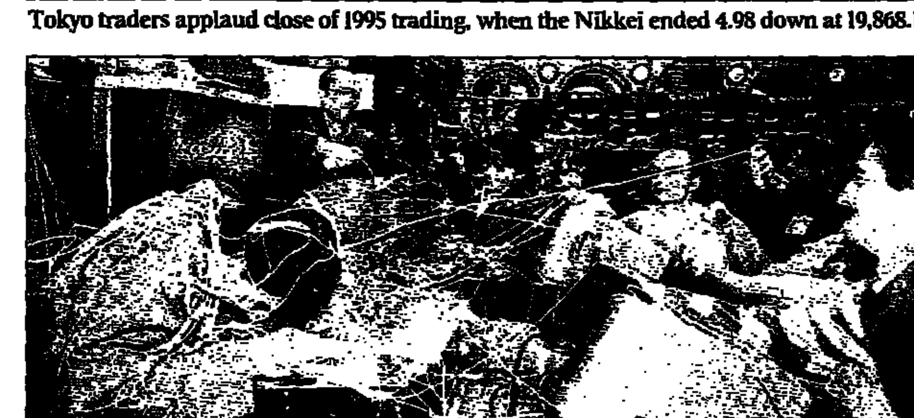
WHAT INVESTMENT

The shrewdest investment you'll ever make.

STOCK MARKET  MICHAEL CLARK

Late flurry pushes index to record high at year end


Tokyo traders applaud close of 1995 trading, when the Nikkei ended 4.98 down at 19,868.15 . . .


. . . while in Paris, where the CAC 40 index lost 7.09 to 1,871.97, the tone was less serious

THE London stock market saw 1995 out with a bang as share prices closed at a record high. Brokers were predicting that the recent bull run is set to continue well into the new year. The FT-SE 100 index put in a late burst to end the shortened trading session near its best of the day. It finished 12.6 points ahead at its highest ever 3,689.3. The previous best of 3,688.0 was achieved on December 15.

Yesterday's late flurry stretched the rise on the week for the index to 31 points. Over the course of 1995 it has risen 623.8 points, or 20.3 per cent.

The final push came from the futures pit where the March series of the FT-SE 100 index was chased higher. Share prices also benefited from year-end book-squaring operations by institutions.

Total turnover of 418 million shares was bolstered by a number of large put-throughs in leading shares. Heaviest turnover was in British Gas, where a late put-through of about 36 million shares was recorded at the 254½p level. Brokers say the put-through may have been one institutional investor establishing a year-end tax loss. By the close of business, a total of 76.6 million **British Gas** shares had changed hands, with the price firming ½p to 254p.

There was also a large cross in **Tesco**, with a line of about 18 million put through at the 297p level. This stretched total turnover in the shares to 40 million, with the price easing 1½p to 297p.

Similar crosses were recorded in **Prudential Corporation**, up 2½p at 415p, as two parcels of 9 million shares and a single of 6 million shares went through at 414p. A total of 26 million shares were recorded. **Redland** rose 5p to 389p as a line of 11 million shares went through at 388p, increasing the total traded to 22 million shares. **BTR** also enjoyed heavy turnover with the final figure of 19 million boosted by a put-through of 9 million shares at 323p.

There was further support for the high street stores. During the next few weeks, many of the stores will give a rundown of how they fared during the Christmas period. Most of the statements are expected to be fairly upbeat. **Goldsmiths**, the jeweller, marked time at 222p. It pleased the market on Wednesday by reporting a sharp increase in sales during the run-up to the all-important festive season.

Others that are expected to have done well include market favourites **Next**, unchanged at 456p, and **Dixons**, all-square at 446p. Dixons this week regained its role as a constituent of the top 100 index, replacing TSB which merged with Lloyds Bank.

Those retailers making headway yesterday included **Boots**, up 1p to 586p, **DFS** 6p to 397p, **Carpetright** 1p to 424p, **Kingsbury Group** 3p to 167p, **JJB Sports** 2p to 573p, **Hamleys** 1p to 349p and **Oasis Stores** 13½p to 271p.

Forte continued to offer stiff resistance to Granada yesterday, adding an extra £5 million to its year-end profits forecast of £185 million after a strong performance by its hotels division during December. The increased forecast represents a 50 per cent rise on last year's £127 million. **Forte** rose 1p to 330½p. It continues to reject the £3.3 billion offer from **Granada**, 1p dearer at 645p. Forte this week sold its roadside operations, including Travelodge, Happy Eater and Welcome Break, to **Whitbread** for £1.05 billion. The Whitbread price added 11½p to 680½p after further reflection on the deal.

Vaux, the Sunderland pubs and Swallow Hotels group, came in for profit-taking, sliding 2p to 282p. Talk on Thursday claimed that Bass was prepared to offer about 325p a share for Vaux, which would value it at £457 million. But the bid speculation surrounding Vaux left **Ladbroke**, the betting and hotels group, 3½p easier at 146½p. During the latter part of 1995, Ladbroke was heavily tipped as a takeover target for Bass. **Bass** ended 5p dearer at 719p.

BT was chased higher, with a rise of 5p to 354p, having gone ex-dividend earlier in the week. **Vodafone**, the mobile telephone network operator, added 9p to 230½p.

☐ **GILT-EDGED**: Prices ended 1995 on a subdued note. In the futures pit, the March series of the long gilt ended three ticks better at £110 27/32 as just 3,400 contracts were completed. In longs, Treasury 8 per cent 2013 firmed a tick to £103, while in shorts, Treasury 8 per cent 2000 was £1/16 lower at £104⅞.

☐ **WALL STREET**: The Dow Jones industrial average was one point ahead at lunchtime at 5,097.

MOVERS OF THE WEEK

	Current price	Week's change	
Whitbread	680½p	+16½p	Market approves Forte deal
British Building & Eng	31p	-9p	*Plunges into the red*
Vaux Group	282p	+12p	Bid speculation
Amstrad	196p	-21p	Chief resigns over restructuring
Trafalgar House	27¾p	+4¾p	Talk of stake-building
BT	354p	+4p	Buying after shares ex-dividend
Vodafone	230½p	+7½p	Seasonal calls increase
Hambro Countrywide	43p	+3p	Director increases holding
Greenalls	588p	+19p	Potential FT-SE 100 constituent

MAJOR INDICES

New York (midday):	
Dow Jones	5108.09 (+12.39)
S&P Composite	614.51 (+0.39)
Tokyo:	
Nikkei Average	19868.15 (-4.98)
Hong Kong:	
Hang Seng	10073.39 (+75.22)
Amsterdam:	
EOE Index	Closed
Sydney:	
AO	2203.0 (+3.0)
Frankfurt:	
DAX	2253.88 (-21.96)
Singapore:	
Straits	2266.54 (+12.35)
Brussels:	
General	8401.68 (+35.67)
Paris:	
CAC-40	8171.97 (-7.09)
Zurich:	
SKA Gen	711.90 (-2.30)
London:	
FT 30	2690.1 (+11.4)
FT 100	3689.3 (+12.6)
FT-SE Mid 250	4021.3 (+13.8)
FT-SE-A 350	1830.6 (+6.2)
FT-SE Eurotrack 100	1490.41 (+1.76)
FT A All-Share	1802.56 (+5.90)
FT Non Financials	1908.19 (+7.29)
FT Fixed Interest	114.75 (+0.07)
FT Govt Secs	95.94 (+0.02)
Bargains	11494
SEAQ Volume	418.6m
USM (Datastrm)	188.29 (-0.01)
US$	1.5572 (+0.0067)
German Mark	2.2299 (+0.0108)
Exchange Index	83.1 (-0.3)
Bank of England official close (4pm)	
£:ECU	1.1803
£:SDR	1.0453
RPI	149.8 Nov (3.1%) Jan 1987=100
RPIX	149.8 Nov (2.9%) Jan 1987=100

RECENT ISSUES

Cash Converters Intl	24	...
Century Inns	117	...
Com de Part Fin	510	...
Cornworth (150)	151	- 1
Cox Insurance	111	...
Crown Products	53	...
Dmatek	75	...
Finsb Tech Tst (100)	103	...
Gearhouse Gp (200)	200	+ 1
Manx & O'seas	23	- 2
National Grid (204)	199½	...
Northern Petroleum	75	...
Nthn Petlm	8	...
Pet City	382	...
Polymasc Pharms	125	- 2
Revelation Plcc	100	...
Rushmere Wynne	3½	...
Unicorn Intl (133)	137	+ 3
Victrex	250	+ 5
Viewinn	130	...
Wilmington	67	...

RIGHTS ISSUES

Dnloe Hse n/p (1r10p)	1½	...
Melrose n/p (34)	5¼	- ¼
Westbury n/p (150)	23	...

MAJOR CHANGES

RISES:	
Airflow Stream	272p (+12p)
Filtronic Com	496p (+18p)
David Smith	284p (+10p)
Kelsey Ind	608p (+20p)
Danka Bs Sys	585p (+17p)
Laporte	674p (+15p)
Brittannic	768p (+13p)
Provident	819p (+12p)
GRE	276p (+8p)
Stoves	260p (+15)
Charter	863p (+22p)
FALLS:	
Courtauld Text	256p (-12p)
Scotia	540p (-8p)
Lloyds TSB	331½p (-12p)
All Nippon Air	645p (-15p)

Closing Prices Page 39

TEMPUS

Six shares to beat the 1996 doldrums

PICKING six shares to be held for 12 months, rain or shine, is a difficult task. A sensible investor is ready to switch horses and pocket gains on the strength of new information. The job is made more difficult this year by the economic outlook for 1996; a sluggish first half, with recovery later on, suggests an initial defensive strategy followed by opportunism as demand picks up. However, Tempus will be required to invest with both strategies running in tandem. We will just have to hope that growth chips in sooner rather than later.

Were one to believe the Government's prognosis of 3 per cent GDP growth in 1996, Tempus would pack its portfolio with cyclical industrial shares. However, the last quarter of this year has seen analysts reducing sharply earnings forecasts as evidence emerged from the chemical industry that manufacturers were destocking in anticipation of a slowdown. In spite of earnest assurances that the industrial slowdown is a blip, average earnings growth forecasts in the City are now in the 8 to 9 per cent range, compared with double-digit increases in 1995.

Tax cuts, another quarter-point off the base rate and some help from maturing Tessas may encourage a consumer revival, but investors should not expect much evidence of this until well into the second quarter. By that time hard evidence of the "blip" in the final quarter of 1995 will have been seen from companies reporting in the spring and the market will then be focusing on growth.

So, our six stocks for 1996 are slightly defensive. Tempus has mainly concentrated on large, well-managed companies, with a few special situations. **GEC**, Britain's monolithic defence electronics and engineering group, fits both categories. Considered worthy and dull, and criticised for hoarding cash, the company is now fascinating the City with its surprisingly public arguments over choosing a successor for Lord Weinstock, the chief executive.



The interest lies in the expectation of a change in strategy by an incoming chief executive. Although GEC is performing solidly and boasts a record £6 billion order book, the challenge for a new boss will be how to spend GEC's £2.5 billion of cash. Funds available to a new chief executive could more than double after disposals and gearing.

The company offers potential for radical restructuring, which, in the absence of internal direction, could come from outside. Once upon a time, British Aerospace contemplated a bid. The defence contractor would doubtless be pleased to own Marconi and recently saw VSEL taken from under its nose, while buyers for the power transmission and telecoms manufacturers exist in the US and on the Continent. GEC shares, at 355p, have climbed sharply since being recommended earlier in December in this column, but there is more to go for.

Tempus would like some exposure to the retail sector, on the assumption that there will be more money in the high street by the middle of 1996. However, there is no reason to believe that retailing is about to become an easier business. Assuming inflation of about 3 per cent and a more realistic GDP growth prediction of 2 to 2.5 per cent, retailers can expect only 5 per cent sales growth. Therefore, the bets should be on good companies improving margins and gaining market share. **Burton**, at 134½p, has shown that it can do this after the disastrous expansion of the 1980s. The share price has soared, but margin improvement has further to go.

Engineering deserves attention, but Tempus wants to avoid recovery situations in case the manufacturing blip proves prolonged. Exposure to the more dynamic US markets explains the choice of **FKI**, an acquisitive company whose management is almost obsessed with maximising shareholder value. FKI generates more than 80 per cent of its profit from the US and, after a rights issue in June, has net cash. At 165p, the shares have a lower rating than some of FKI's engineering peers and the company is seeking acquisitions. So far, it has resisted overpaying.

Forecasts about the housing market are generally self-serving, originating as they do from mortgage providers, but some pick-up in activity seems in order next year. **Wolseley**, at 451p, is one of the best-managed builders' merchants. In spite of sluggish volumes last year, Wolseley has maintained margins and continues to open outlets in the UK. It generates almost half its earnings from the US, where the market should see some recovery in 1996.

More speculative is **Ladbroke**, at 146½p. Peter George, the chief executive, started the year well, persuading Sainsbury to take the Texas Homecare chain off his hands. Ladbroke has since made a £100 million provision against Vernons, its pools business, which has been savaged by the National Lottery. In November, the company again warned the City about the lottery effect, indicating that profits for 1995 are expected to fall short of 1994's result.

After a year of decline, Ladbroke shares seem to have found some support near their current level of 150p. The company would like to acquire the American Hilton chain, but bid rumours plague Ladbroke, with suggestions that Bass is eyeing the betting shops. The rumours may be spurious, but the share price still does not reflect a sensible break-up valuation.

Finally, Tempus is opting for a highly speculative property play. There are few reasons to believe that real estate shares will grow strongly in 1996, because rental growth is still patchy. Therefore, investors need to target small companies that are actively managed. **Development Securities** looks undervalued at 178p. The company has a profit share in two of the largest office developments in London, a City project let to Linklaters & Paines, the solicitor, and redevelopment of the former MI5 building in Curzon Street. Development Securities is thought to be targeting a third such deal. The rival Capital & Regional Properties has taken a 4 per cent stake in the group.

CARL MORTISHED

COMMODITIES

LONDON COMMODITY EXCHANGE

COCOA

Dec	n/a	Mar	995-994
Mar	900-899	May	1008-1006
May	921-919	Jul	unq
Jul	940-938	Sep	—
Sep	959-957		
Dec	977-975		Volume: 1637

ROBUSTA COFFEE ($)

Jan	2010-2005	Sep	1555-1554
Mar	1755-1754	Nov	1545-1540
May	1631-1630	Jan	1540-1520
Jul	1571-1570		Volume: 2300

WHITE SUGAR (FOB)

Reuters		Oct	308.4-07.4
Spot: 372.0		Dec	303.4-02.0
Mar	352.9-52.2	Mar	302.2-00.1
May	340.9-40.2	May	302.2-00.0
Aug	331.9-31.4		Volume: 419

MEAT & LIVESTOCK COMMISSION

Average fatstock prices at representative markets on December 28

(p/kg lw)	Pig	Sheep	Cattle
GB:	120.96	127.77	124.28
(+/-)	+9.85	+5.66	+0.35
Eng/Wales:	121.09	128.65	124.00
(+/-)	+9.93	+5.22	+1.40
(%)	+92.0	+95.0	+55.0
Scotland:	102.59	122.35	126.69
(+/-)	-5.05	+6.68	-1.03
(%)	n/c	+60.0	-49.0

ICIS-LOR (London 6.00pm)

CRUDE OILS ($/barrel FOB)

Brent Physical	18.60	-0.20
Brent 15 day (Feb)	18.25	-0.05
Brent 15 day (Mar)	17.80	n/c
W Texas Intermediate (Feb)	19.35	-0.10
W Texas Intermediate (Mar)	18.95	-0.05

PRODUCTS ($/MT)
Spot CIF NW Europe (prompt delivery)

Premium Gas .15	B: 173 (+2)	O: 175 (+2)
Gasoil EEC	184 (-1)	186 (-1)
Non EEC 1H Jan	182 (-2)	184 (-1)
Non EEC 1H Feb	177 (-2)	179 (-2)
3.5 Fuel Oil	108 (+2)	110 (+2)
Naphtha	166 (+3)	167 (+3)

IPE FUTURES (GNI Ltd)

GAS OIL

Jan	179.50-79.75	Apr	161.00-61.25
Feb	173.50-73.75	May	158.25-58.50
Mar	167.00-67.25		Vol: 9058

BRENT (6.00pm)

Feb	18.32-18.33	May	17.09-17.11
Mar	17.79 BID	Jun	16.87-16.96
Apr	17.38 BID		Vol: 10757

GNI LONDON GRAIN FUTURES

WHEAT (close £/t)		BARLEY (close £/t)	
Jan	124.00	Jan	115.00
Mar	126.10	Mar	117.00
May	128.00	May	118.40
Jul	129.50	Sep	109.25
Sep	113.85	Nov	111.00
Volume: 101		Volume: 4	

POTATO (£/t)

	Open	Close
Mar	unq	270.0
Apr	244.0	237.8
May	unq	273.0
		Volume: 0

RUBBER (No 1 RSS Cif p/k)
Jan 108.25-108.75

BIFFEX (GNI Ltd $10/pt)

	High	Low	Close
Jan 96	1585	1580	1585
Feb 96	1555	1555	1555
Mar 96	—	—	1538
Apr 96	1530	1525	1525
Vol: 26 lots		Open Interest: 3678	

Index 1604 -6

LONDON METAL EXCHANGE

(Official) (Volume prev day) — Rudolf Wolff

	Cash	3mth	Vol
Copper Gde A ($/tonne)	2795.0-2797.0	2650.0-2652.0	1332125
Lead ($/tonne)	714.00-715.00	712.00-713.00	164075
Zinc Spec Hi Gde ($/tonne)	1001.0-1001.5	1025.0-1025.5	389250
Tin ($/tonne)	6275.0-6280.0	6299.0-6300.0	31755
Aluminium Hi Gde ($/tonne)	1674.0-1675.0	1697.0-1697.5	924375
Nickel ($/tonne)	7930.0-7935.0	8055.0-8060.0	71622

LIFFE OPTIONS

Series		Calls Jan	Apr	Jul	Puts Jan	Apr	Jul
Alld Dom.	500	28	43½	50	1½	9½	10½
(*525)	550	2½	16½	24	26	33	42
Argyll	330	14	26½	32	3	10½	17
(*340)	360	1½	12½	17½	21	26½	33½
ASDA	110	4	9	12	3½	8	9
(*110½)	120	1	5	8	10	13½	15
Boots	550	37½	52½	61	1	7	16
(*585½)	600	5	21½	31	18½	28	38½
Br Airways	460	13	28½	36½	6	14	32
(*466)	500	1	11	18	34½	37½	45
BP	500	40	48	55	0	5½	10
(*538½)	550	4½	17	25½	14½	25½	31
Br Steel	160	5	12½	16	2½	7	12
(*163)	180	0	4½	7½	17	19	24½
C & W	420	41	54½	63	0½	7	14½
(*459½)	460	11	30	39½	10	21½	30
CU	600	34	49½	56½	3	19½	25
(*630)	650	9½	21½	31½	24½	46½	52
ICI	750	21½	37	49½	7½	30	36½
(*762)	800	3	16	27½	40	62	67
Kingfishr.	500	43½	56½	61½	0½	4½	17½
(*541½)	550	7½	25½	32	15½	31½	40½
Land Sec	600	22	38½	45½	2	9½	21
(*618½)	650	1	12½	19	32	35½	49
M & S	420	31½	42	47½	0½	4	10
(*450)	460	4	17	23½	13	19½	27
Nat West	600	51	59	69½	0½	13½	21½
(*648½)	650	13½	26½	41	12½	36	44
Sainsbury	390	9½	22	27½	5	12½	19½
(*393)	420	0½	9	14½	27	30½	37
Shell	850	12	30	38½	10	28	33
(*851)	900	0½	9½	18½	49½	61½	65½
Smkl Bch	700	19½	40	55½	7	22½	30½
(*710)	750	2½	17	31½	41	51½	58½
Storehse	330	9½	20	27½	6	12½	18
(*332)	360	1	8	14½	28½	31	35
Trafalgar	25	4½	8	10	1	3	4½
(*28)	30	2	6	8	3½	6	7½
Unilever	1300	32	58½	73½	6½	30	39
(*1327½)	1350	6½	31	47½	32	56½	66
Zeneca	1200	55	88½	112	6	38	51½
(*1245½)	1250	22½	60	85	22½	61½	74½
BAA	460	27½	41	47½	1	6½	12½
(*485)	500	3½	17½	25	17	24	30
Thames W	550	19	38½	47	6	15½	30½
(*561½)	600	2	17½	24	39	44	60½
Royal Ins	360	25½	36½	43½	1	15	20½
(*383)	390	7½	22½	28½	11½	31	36
Glaxo Well	900	26½	49½	65½	8½	33½	42
(*914½)	950	5½	25	43	38	62	70
HSBC	1000	26	50½	72½	16½	52	62½
(*1005½)	1050	7½	34½	51½	48½	82	91½
Reuter	550	42	57	68	1	13	19
(*580½)	600	8½	27	39½	17	34½	41

Series		Calls Feb	May	Aug	Puts Feb	May	Aug
Grnd Met	460	13½	26	36	18	24½	31½
(*463)	500	3	12	20½	49	52	56½
Ladbroke	140	14	18	22½	6	12	14½
(*146½)	160	5½	10	14½	17½	23½	26
Utd Bisc	240	21½	26	29½	4	9	12
(*259½)	260	10	15	19	11½	19½	22
BAT Ind	550	32	40	48	10½	23½	32
(*567)	600	9½	17½	26	39	53	60½
BTR	300	31½	34	38½	1	5	7
(*328)	330	10	15	20½	9	17½	20
Br Aero	750	63½	77½	97	8½	20½	29½
(*797½)	800	32½	50	69	26½	41½	51½
Br Telecm	330	29	37	44	2½	4½	6
(*354)	360	9½	18½	25½	13	15½	22½
Cadbury	500	43½	49	56½	6	18	23
(*531½)	550	16	23½	34	28	43	48
Guinness	460	24	32	38½	6½	17	21½
(*472)	500	6½	13½	20	30	40½	44
GEC	330	29½	37½	41½	3	5½	11½
(*355)	360	9½	18½	22½	14	16½	24½
Hanson	191	7½	—	—	b	—	—
(*192)	211	1	—	—	21½	—	—
LASMO	160	18	21½	26½	1½	4½	7
(*175)	180	6	10½	15½	9	12½	15½
Lucas	180	8½	13½	17½	6	10	12
(*180½)	200	2	6	9½	20	22½	24
Pilkingtn	191	15½	21½	25½	3	5	9
(*202)	210	5½	11	15½	12½	13½	18½
Prudential	390	33½	37½	47½	6½	13½	20½
(*414½)	420	15½	20½	32	17½	28½	35
Redland	360	34½	42½	46	3	11	13½
(*388)	390	15	24	29	13½	24½	27½
R-Royce	180	13	16½	21½	3½	8	10½
(*187)	200	3½	7½	12½	14½	19	21
Tesco	280	22½	27½	31½	3	8	10½
(*297)	300	10	15	20½	10½	17	21
Vodafone	220	18½	25	30	5	8½	11½
(*230½)	240	8	14½	20	14½	18½	21
Williams	300	31	35½	37½	1	5	7
(*327½)	330	9½	15½	19	9	17½	19½

Series		Calls Mar	Jun	Sep	Puts Mar	Jun	Sep
Abby Nat	600	52	60½	69	15½	23½	31½
(*636)	650	23½	34½	44½	41	49	56½
Amstrad	180	26	34	38	6	8½	10
(*196)	200	15½	24½	28	14	17½	19
Barclays	700	57	65½	74½	15	22	30½
(*741)	750	26	38½	48½	38½	49½	54½
Blue Circ	330	25½	29½	35½	9	18½	21½
(*341½)	360	11½	15	22	25	35	38
Br Gas	240	23½	26½	29½	6	11½	12½
(*254)	260	12	16	19	14½	21½	23
Dixons	420	38½	50½	57	10½	15	20½
(*445½)	460	17½	28½	36½	29½	33½	39½
Forte	330	15	22	27	10	18	17
(*330½)	360	0½	10½	14½	30½	37½	35½
Tarmac	100	8½	12	14	5	7½	10
(*102½)	110	4	7	10	10½	13½	16
Hillsdwn	160	14	15½	17½	3½	8	10½
(*168½)	180	4½	6½	8½	14	20½	22½
Lonrho	160	18	23	24½	2	4	7
(*176)	180	6½	11½	13½	10½	12½	16
Sears	100	7½	9½	11	2½	4½	5½
(*104)	110	2½	4½	6½	7½	10	11
Thm Eml	1500	69½	105½	125	42½	57	72
(*1516½)	1600	29	59½	78	105	113	127
Tomkins	280	13	21	25	11½	15	18½
(*281½)	300	5½	12½	16	23½	26½	30
Lloyds TSB	322	21	27	—	10½	17½	—
(*333)	352	7	14	—	29	37	—
Natl Pwr	420	41	53	56	4	13	15½
(*450)	460	16½	30	33½	18½	30½	34
Scot Pwr	340	18	27	32	10½	13½	19½
(*367½)	390	6½	13	17½	26½	31	36

Series		Calls Mar	Jun	Puts Mar	Jun
Fisons	260	5½	5½	0½	0½
(*265)	280	0	0	15	19

Series		Calls Feb	May	Puts Feb	May
Eastern Gp	950	24½	34½	0½	0½
(*972½)	1000	0½	0½	35½	34½

FT-SE INDEX (*3680)

	3550	3600	3650	3700	3750	3800
Calls						
Jan	144	99	57	27½	11½	2½
Feb	164½	124	88½	58	36	20
Mar	180½	142	110½	81½	58	39½
Apr	189	155½	124½	98	75	56
Jun	—	190	—	137½	—	83½
Puts						
Jan	5	11	21½	42½	76½	122
Feb	15½	25	39½	60½	89½	127
Mar	30½	42	60	81½	106½	142
Apr	50	66½	85	107½	135	166
Jun	—	102	—	131	—	184½

December 29, 1995 Tot: 14481 Calls 7869 Puts 6612 FT-SE Calls 1049 Puts 590
*Underlying security price.

LONDON FINANCIAL FUTURES

	Period	Open	High	Low	Sett	Vol
FT-SE 100	Mar 96	3690.0	3705.0	3681.0	3703.0	3098
Previous open interest: 63839	Jun 96				3704.0	0
FT-SE 250	Mar 96				4040.0	0
Previous open interest: 3315	Jun 96					0
Three Month Sterling	Mar 96	93.76	93.76	93.74	93.75	6608
Previous open interest: 336564	Jun 96	93.93	93.95	93.88	93.91	2717
	Sep 96	93.96	93.98	93.93	93.95	1770
Three Mth Eurodollar	Mar 96				94.67	0
Previous open interest 0	N/A					
Three Mth Euro DM	Mar 96	96.43	96.45	96.43	96.45	4832
Previous open interest: 931213	Jun 96	96.56	96.56	96.54	96.55	2110
Long Gilt	Mar 96	110-27	110-30	110-24	110-27	3240
Previous open interest: 131535	Jun 96				110-09	0
Japanese Govmt Bond	Mar 96	119.60	119.60	119.43	119.48	425
	Jun 96				118.04	0
German Gov Bd Bund	Mar 96	99.32	99.40	99.24	99.34	9638
Previous open interest: 201331	Jun 96				98.68	0
Three month ECU	Mar 96	95.06	95.08	95.06	95.07	210
Previous open interest: 17424	Jun 96				95.16	0
Euro Swiss Franc	Mar 96	98.35	98.36	98.31	98.32	919
Previous open interest: 40444	Jun 96	98.35	98.37	98.35	98.39	14
Italian Govmt Bond	Mar 96	108.01	108.15	107.92	108.00	6387
Previous open interest: 53403	Jun 96	107.70	107.70	107.50	107.50	107

MONEY RATES (%)

Base Rates: Clearing Banks 6½ Finance Hse 7
Discount Market Loans: O/night high: 6½ Low 6 Week fixed: 6⅜
Treasury Bills (Dis): Buy: 2 mth 6⅜, 3 mth 6¼; Sell: 2 mth 6⅜; 3 mth: 6⅜.

	1 mth	2 mth	3 mth	6 mth	12 mth
Prime Bank Bills (Dis):	6⅜-6¼	6¼-6⅛	6¼-6⅛	6⅛-6	
Sterling Money Rates:	6½-6⅜	6½-6⅜	6⅜-6¼	6¼-6⅛	6⅛-6
Interbank:	6½-6⅜	6½-6⅜	6½-6⅜	6⅜-6¼	6⅛-6

Overnight: open 6¾, close 6.

	1 mth	2 mth	3 mth	6 mth	12 mth
Local Authority Deps:	6½	n/a	6⅜	6¼	6⅛
Sterling CDs:	6½-6⅜	6½-6⅜	6⅜-6¼	6¼-6⅛	6⅛-6
Dollar CDs:	5.58	n/a	5.52	5.44	5.32
Building Society CDs:	6½-6⅜	6½-6⅜	6⅜-6¼	6¼-6⅛	6⅛-6

TREASURY BILLS: Applicts: £2,860m allotted: £800m; Bids: £98.44% received: 20%; Last week: £98.45% received: 74%; Avge rate: £6.2159% last wk £6.1728%; Next week: £800m.

EUROPEAN MONEY DEPOSITS (%)

Currency	7 day	1 mth	3 mth	6 mth	Call
Dollar:	5⅝-5½	5⅝-5½	5⅝-5½	5½-5⅜	5¾-4½
Deutschemark:	3⅝-3½	3½-3⅜	3⅜-3¼	3⅜-3¼	4¼-3¼
French Franc:	4⅞-4⅝	4⅝-4½	5-4¾	5⅛-4⅞	5¼-4¼
Swiss Franc:	1⅝-1½	1⅝-1½	1⅝-1½	1⅝-1½	2-1
Yen:	½-⅜	½-⅜	½-⅜	½-⅜	n/a

GOLD/PRECIOUS METALS (Baird & Co)

Bullion: Open $386.60-386.90 Close: $386.75-387.05 High: $386.90-387.20
Low: $386.50-386.80 AM: $386.70 PM: $n/a
Krugerrand: $251.00-252.00 (£390.00-391.00)
Platinum: $398.25 (£257.00) Silver: $5.15 (£3.315) Palladium: $127.50 (£82.30)

STERLING SPOT AND FORWARD RATES

Mkt Rates for Dec 29	Range	Close	1 month	3 month
Amsterdam	2.4865-2.4910	2.4872-2.4905	60-45.82	45.67-45.77
Brussels	0.13-0.09pr	0.34-0.27pr	6080-8.6330	8.6070-8.6310
Copenhagen	1½-1pr	+3pr	9675-0.9715	0.9686-0.9712
Dublin	9-6pr	24-19pr	2220-2.2276	2.2245-2.2276
Frankfurt	¼-⅛pr	1¼-1⅛pr	¾-½pr	1¼-1⅛pr
Lisbon	231.60-232.55	231.73-232.44	0.40-0.60ds	1.09-1.46ds
Madrid	188.10-188.75	188.28-188.57	0.43-0.53ds	1.20-1.37ds
Milan	2458.50-2465.00	2460.40-2464.40	0.08-0.10ds	0.23-0.25ds
Montreal	2.1155-2.1200	2.1167-2.1197	0.20-0.11pr	0.33-0.22pr
New York	1.5520-1.5550	1.5530-1.5540	0.12-0.10pr	0.34-0.31pr
Oslo	9.8145-9.8360	9.8170-9.8330	1¼-¾pr	3¼-2¾pr
Paris	7.5875-7.6125	7.5950-7.6090	1½-1pr	2½-2⅛pr
Stockholm	10.2800-10.3300	10.2970-10.3210	¼-½ds	3/8-⅝ds
Tokyo	160.05-160.65	160.25-160.53	⅞-⅝pr	2⅛-2⅞pr
Vienna	15.6275-15.6650	15.6340-15.6600	⅝-⅜pr	1½-1pr
Zurich	1.7870-1.7920	1.7880-1.7909	⅞-⅝pr	2-1⅞pr

Source: Extel *Premium = pr. Discount = ds.*

DOLLAR RATES

Australia	1.3440-1.3449
Austria	10.08-10.09
Belgium (Com)	29.45-29.49
Canada	1.3652-1.3657
Denmark	5.5475-5.5505
France	4.8975-4.8995
Germany	1.4331-1.4336
Hong Kong	7.7317-7.7327
Ireland	1.6010-1.6020
Italy	1584.50-1586.00
Japan	103.19-103.24
Malaysia	2.5385-2.5395
Netherlands	1.6040-1.6045
Norway	6.3233-6.3308
Portugal	149.48-149.62
Singapore	1.4135-1.4145
Spain	121.24-121.40
Sweden	6.6310-6.6410
Switzerland	1.1518-1.1528

OTHER STERLING

Argentina peso*	1.5505-1.5531
Australia dollar	2.0843-2.0863
Bahrain dinar	0.5775-0.5895
*Brazil real**	1.5024-1.5066
China yuan	12.00 Buy
Cyprus pound	0.7010-0.7110
Finland markka	6.7025-6.8185
Greece drachma	364.25-371.25
Hong Kong dollar	11.9880-11.9973
India rupee	53.92-54.88
Indonesia rupiah	3501.00-3569.60
Kuwait dinar KD	0.4580-0.4680
Malaysia ringgit	3.9359-3.9400
New Zealand dollar	2.3708-2.3749
Pakistan rupee	53.01 Buy
Saudi Arabia riyal	5.7450-5.8710
Singapore dollar	2.1916-2.1946
S Africa rand (com)	5.6000-5.7020
U A E dirham	5.6250-5.7490

*Barclays Bank GTS * Lloyds Bank*

FT-SE VOLUMES

3i	36	Land Secs	616
ASDA Gp	1,400	Legal & Gn	306
Abbey Ntl	753	Lloyds TSB	6
Allied Dom	778	Marks Spr	805
Argos	81	*NatWst Bk*	644
Argyll Gp	2,200	Nat Grid	3,600
AB Foods	396	*Nat Power*	218
BAA	99	NW Water	448
BAT Inds	1,600	P & O	240
BOC	275	Pearson	415
BP	1,200	Pilkington	1,400
BSkyB	787	PowerGen	309
BTR	19,000	Prudential	25,000
BT	4,000	REXAM	136
Bk of Scot	644	RMC	165
Barclays	826	RTZ	501
Bass	371	Rank Org	609
Blue Circle	290	*Reckitt Col*	134
Boots	425	Redland	22,000
BAe	1,400	Reed Intl	256
BA	953	Rentokil	250
Brit Gas	76,000	Reuters	565
Brit Steel	1,600	Rolls Royce	2,400
Burmah Cstl	430	Royal Ins	41
Burton	654	Ryl Bk Scot	682
Cable Wire	1,400	Sainsbury	1,100
Cadbury	1,200	Schroders	66
Carlton Cms	720	Scot & New	478
Cm Union	287	Scot Power	945
Cookson	704	Svrn Trent	341
Courtaulds	404	Shell Trans	885
Dixons	1,100	Siebe	94
Enterpr Oil	709	*SmKl Bch*	636
For & Col IT	387	Smith Nph	707
Forte	3,500	*Smiths Inds*	129
GKN	96	Sthern Elec	134
GRE	635	Std Chartd	694
GUS	11,000	Sun Allnce	217
Gen Acc	64	*TI Gp*	171
Gen Elec	3,600	Tate & Lyle	284
Glaxo Well	1,600	Tesco	40,000
Granada	1,500	Thames W	583
Grand Met	298	Thrn EMI	465
Guinness	825	Tomkins	267
HSBC	675	Unilever	10,000
Hanson	5,400	Vodafone	5,000
ICI	339	Whitbread	447
Kingfisher	518	Wlms Hld	215
LASMO	505	Wolseley	19
Ladbroke	900	Zeneca	736

WALL STREET

	Dec 29 midday	Dec 28 close
AMP Inc	38½	38½
AMR Corp	74½	73½
AT & T	64½	64½
Abbott Labs	41½	41½
Advanced Micro	16½	16½
Aetna Life	69½	70½
Ahmanson (HF)	26½	26½
Air Prod & Chem	53½	52½
AirTouch Comm	28	27½
Alberto-Culver B	34½	34½
Albertson's	32½	32½
Alcan Aluminm	30½	30½
Alco Standard	45½	45½
Allied Signal	48	47½
Alum Co of Am	52½	50½
Amax Gold Inc	7½	7½
Amerada Hess	52½	53½
Amer Brands	44½	44½
Amer El Power	40½	40½
Amer Express	41½	41
Amer Genl Corp	34½	35
Amer Home Pr	95½	96½
Amer Intl	91½	92½
Amer Stores	26½	26½
Amer Standard	27½	27½
Ameritech	58½	58½
Amoco	72½	72½
Anheuser-Busch	67½	66½
Apple Computer	32½	32
Archer Daniels	17½	18
Armco	5½	5½
Armstrng Wrld	61½	62
Asarco	30½	30
Ashland Oil	36	35½
Atl Richfield	111	111½
Auto Data Pro	74½	73½
Avery Dennison	50	49½
Avon Products	75½	75½
Baker Hughes	24½	24½
Baltim Gas & El	28½	28½
Banc One	37½	37½
BankAmerica	65½	64½
Bank of NY	48½	48½
Bankers Tr NY	66½	67½
Barnett Banks	59½	58½
Bausch & Lomb	39½	39½
Baxter Intl	41½	41½
Bectn Dickinsn	74½	74½
Bell Atlantic	66½	66½
Bell Industries	22½	22½
BellSouth	43½	43½
Black & Decker	34½	35
Block (H&R)	40½	41
Boeing	78½	77½
Boise Cascade	34½	34½
Bristol Myrs Sq	85½	85½
Browning Ferris	29	28½
Brunswick	22½	22½
Burlington Nthn	77	76½
CNA Financial	113½	113
CPC Intl	68½	68½
CSX	45½	44½
Campbell Soup	59½	58½
Can Pacific	18½	18½
Cptl Cities ABC	123	123½
Carolina Pwr	34½	34½
Caterpillar	58½	58½
Central & SW	28	27½
Champion Intl	42½	41½
Chase Manhat	60½	60½
Chemical Bk	59	58½
Chevron Corp	52½	52½
Chrysler	55½	54½
Chubb Corp	97	97½
Cigna Corp	105	103½
Citicorp	67½	67
Clorox	71	71½
Coastal Corp	37½	37½
Coca Cola	74	74½
Colgate-Palmolive	69½	70
Columbia Gas	43½	44
ColumbiaHCA	51½	52½
Compaq Comp	47½	46½
Comp Ass Intl	57	56½
Conagra	41½	41½
Conrail	70	70½
Cons Edison	31½	31½
Cons Nat Gas	45½	45½
Cooper Inds	36½	36½
Corestates	37½	37½
Corning Inc	30½	30½
Crown Cork	41½	41½
Dana Corp	28½	29½
Dayton Hudson	74½	75
Deere	34½	34½
Delta Air Lines	73½	72½
Deluxe Corp	29	29
Detroit Edison	34½	34½
Digital Equip	63½	62½
Dillard Dept St	28½	28½
Disney (Walt)	59½	59½
Dominion Res	41½	41½
Donelley (RR)	39½	39½
Dover Corp	36½	36½
Dow Chemical	69½	69½
Dow Jones	40	39½
Dresser	24½	24½
Duke Power	47½	47½
Dun & Brdstreet	65½	64½
Du Pont	70½	69½
Eastman Kodak	67½	67½
Eaton Corp	53½	53½
Emerson Elec	80½	79½
Engelhard Corp	21½	21½
Enron Corp	38½	38
Entergy	28½	28½
Ethyl Corp	12½	12½
Exxon	82½	82½
FMC Corp	67½	67½
FPL Group	46½	46½
Federal Express	71½	69½
Fed Nat Mtge	123½	123½
First Interstate	137½	137½
First Union Rlty	6½	6½
Fleet Finl Grp	41½	41½
Fluor Corp	66	66½
Ford Motor	28½	28½
GTE Corp	43½	43½
Gannett	60½	60½
Gap Inc Del	42½	42½
Gen Dynamics	59½	59½
Gen Electric	71½	71½
Gen Mills	57½	57½
Gen Motors	51½	50½
Gen Reinsurance	155½	153½
Gen Signal	32½	32½
Genuine Parts	40½	40½
Georgia Pac	68½	67½
Gillette	52	52
Glaxo Wellc ADR	28½	27½
Goodrich (BF)	68	68½
Goodyear Tire	44½	44½
Grace (W&R)	59½	59½
Grt Atl Pac Tea	22½	23½
Great Wstn Fin	25½	25½
Halliburton	50½	50½
Harcourt General	41½	41½
Heinz (HJ)	32½	33
Hercules	56½	56½
Hershey Foods	65½	65½
Hewlett Packard	84½	83½
Hilton Hotels	60½	60½
Home Depot	47½	47½
Homestake Mng	15½	15½
Honeywell	47½	47½
Household Intl	59½	56½
Houston Inds	24½	24½
Humana	27½	27
ITT Corp	52½	53½
Illinois Tool	56½	56½
Illinova	29½	29½
INCO	32½	32½
Ingersoll Rand	35	35½
Inland Steel	25½	24½
Intel Corp	57½	57½
IBM	90½	90½
Intl Flav & Fr	48	48
Intl Paper	37½	37½
James River Va	23½	23½
Jhnsn & Jhnsn	85½	86
Kellogg	77½	76½
Kerr-McGee	63½	63½
Kimberly-Clark	81½	81½
Kmart	7	7
Knight-Ridder	62½	62½
Lilly (Eli)	55½	56
Limited Inc	16½	16½
Lincoln Nat	53½	53½
Litton	44½	44½
Liz Claiborne	27½	27
Lockheed Martin	78½	79½
Louisiana Pac	24½	24½
MCI Comm	26½	26½
Marriott Int	37½	37½
Marsh & McLnn	88½	88½
Masco Corp	31½	31½
May Dept St	42½	42½
Maytag Corp	20½	20½
McDonalds	44½	45
McDonnell D	91½	90½
McGraw Hill	87	86½
Mead Corp	51½	51½
Medtronic	54½	55½
Mellon Bk	53½	53½
Melville Corp	30½	30½
Merck Inc	65½	66½
Merrill Lynch	50½	50½
Microsoft	88	87½
Minnesota Mine	65	64½
Mobil Corp	113½	113½
Monsanto	120½	121½
Morgan (JP)	80½	79½
Motorola Inc	57	56½
Natl Semi	22½	22½
Nat Service Ind	31½	31½
Navistar Int	10½	10½
NY Times A	28½	28½
Newmont Mng	43½	43½
Niag Mohawk	9½	9½
Nike B	69½	70
NL Industries	12½	12½
Noram Energy	8½	8½
Nordstrom	40½	40½
Norfolk Sthrn	79½	79½
Nthn State Pwr	48½	48½
Norwest Corp	33	33½
Nynex Corp	52½	52½
Occidental Pet	21½	21½
Ohio Edison	23½	23½
Oracle	42½	42½
Oryx Energy Co	13½	13½
Owens Corning	45½	45½
PPG Industries	45½	45½
PNC Bank	32½	31½
PP&L Res	24½	25
Paccar Inc	41½	42
Pacificorp	21½	21½
Pac Enterprises	28	28½
Pac Gas & Elect	28½	28½
Pac Telesis	33½	33½
Pall Corp	26½	26
Panhandle East	28½	28
Parker Hannifin	34½	34½
Peco Energy	30	30
Penney (JC)	47½	48
Pennzoil	41½	42½
Pepsico	55½	56½
Pfizer	62	62½
Pharm & Upjhn	39	40
Phelps Dodge	61½	60½
Philip Morris	90½	89½
Phillips Pet	34½	33½
Pitney Bowes	46½	46½
Polaroid	47½	48
PriceCostco	15	14½
Procter & Gmbl	83	83½
Providian	40	40
Pub Serv E & G	30½	30½
Quaker Oats	34½	34½
Ralston Purina	61½	61½
Raychem Corp	56½	57½
Raytheon	46½	46½
Reebok Intl	28½	28½
Reynolds Metals	55½	55½
Roadway Srvcs	48½	49
Rockwell Intl	52½	52½
Rohm & Haas	63½	63½
Royal Dutch	141½	140½
Rubbermaid	25½	25½
SBC Comms	57½	57½
Safeco Corp	34½	34½
St Paul's Cos	55½	55½
Salomon Inc	35½	35½
Sara Lee Corp	31½	32½
Seecorp	17½	17½
Schering Plough	55½	54½
Schlumberger	70	70
Seagram	34½	34½
Sears Roebuck	39	38½
Shell Trans	81½	80½
Sherwin Wlms	40½	40½
Skyline Corp	20½	20½
Snap-On Tools	45½	45½
Southern Co	24½	24½
Sprint Corp	39½	40½
Stanley Works	51½	50½
Sun Company	27	26½
Sun Microsys	46½	44½
Suntrust	68½	68½
Supervalu	31½	31½
Sysco Corp	32½	32½
TRW Inc	77½	77½
TCC Inds	2	2
Tandem Comp	10½	10½
Tandy Corp	41½	41½
Teledyne	25½	26
Temple Inland	43½	43½
Tenneco	49½	48½
Texaco	79	78½
Texas Inst	51½	51½
Texas Utilities	40½	40½
Textron	69½	70
Time Warner	37½	37½
Times-Mirror A	33½	33½
Timken	38½	38½
Torchmark	45½	44½
Toys R Us	22	22
Transamerica	73	73
Travelers	62½	63½
Tribune	61½	60½
Tyco Labs	34½	34½
UST Inc	34½	34½
UAL	178½	174½
US Inds	17½	17½
USX Marathon	19½	19½
Unicom	32½	33
Unilever NV	140½	140½
Union Camp	47½	47½
Union Carbide	37½	37½
Union Pacific	67½	67½
Unisys Corp	5½	5½
USAir Group	13½	13½
USF&G Corp	16½	16½
US Life	29½	31½
United Tech	95½	95
Unocal Corp	29½	29½
VF Corp	52½	51½
WMX Tech	29½	29½
Wal-Mart Stores	22½	22½
Warner-Lambert	95½	96½
Wells Fargo	216½	216½
Westinghouse El	16½	16½
Weyerhaeuser	43½	43
Whirlpool	53½	53½
Whitman	22½	22½
Winn Dixie	36½	36½
Woolworth	12½	12½
Wrigley (Wm) Jr	52	52
Xerox	136½	136½
Yellow Corp	12	12½



COLD COMFORT 31

Heating bills may rise by one-third

WEEKEND MONEY

TESSA SPECIAL 32-35

The best of the new deals



Rescue for roll-up loan homeowners

Chelsea Building Society is forced to negotiate a scheme to rescue hundreds of its customers who fear repossession. **Sara McConnell** reports

Predictions that house prices are set to rise will not help thousands of beleaguered homeowners who took out roll-up loans against their properties in the boom days of the Eighties. *The Times* has learnt that one lender, the Chelsea Building Society, is being forced to put in place a scheme to rescue hundreds of its customers who took out such loans and now fear repossession. The society has been besieged by worried borrowers who fear that their debt is escalating while the value of their properties has fallen.

Interest on roll-up loans is added to the outstanding debt instead of being paid off. Many lenders offered such loans in the late 1980s, when house prices were still rising and there seemed no danger that the growing debt would outstrip price rises. Lenders and borrowers alike assumed that house prices would continue to rise, so that anyone subsequently wanting to sell would still have equity in their home. Likewise, families inheriting homes with roll-up loans would simply sell the house, pay off the debt and still have substantial equity left over.

Homeowners with the Chelsea were allowed to borrow up to 25 per cent of the value of the property and accumulate interest until the total debt reached 70 per cent of the value. They used the money released in some cases to cover the cost of home repairs or improvements. Now many homeowners are concerned that their homes will soon be worth less than their debt. Most cannot afford to start paying interest on a loan that could have grown to double its original size. In theory, the Chelsea could seize their homes when the debt exceeds 70 per cent of the property's value.

There is little hope that house prices will rise enough to get them out of their predicament in the near future. The Halifax predicted this week that house prices would rise just 2 per cent next year, with rises of 5 per cent in 1997 and 1998. The Nationwide predicted a slightly more optimistic 3 per cent next year.

But this will not be enough to make up for previous heavy falls. According to the Halifax, the average fall in prices since Chelsea's roll-up loan was launched in 1989 and November 1995 is 9.6 per cent. But some borrowers, particularly in the south, have seen prices fall by a quarter or more in that time — and the debt is continuing to roll up. The Chelsea charges roll-up customers 1.25 per cent above its variable rate. This is currently 7.99 per cent, but was roughly double this level when interest rates peaked.

The Chelsea admits it has fielded more than 200 calls from worried homeowners. Now it is putting the final touches to a deal with a housing association. The association, which the Chelsea does not yet want to name, will take over the rolled-up debt of any borrower wishing to be relieved of it. The borrower will be left with the remaining equity, which will be frozen, as no more debt will be eating into it.

Borrowers who want to ease their burden can offload debt to housing association

The disadvantage of this route is that the housing association will in many cases acquire a majority stake in a property, because the rolled-up debt amounts to more than half the property's value. Homeowners subsequently wishing to sell could find they are forced to sell to the housing association because no other potential buyer will want to buy just half a property. Borrowers hoping to leave their property to their family may also be reluctant to agree to sell the indebted part of their property, even if it does rid them of a debt.

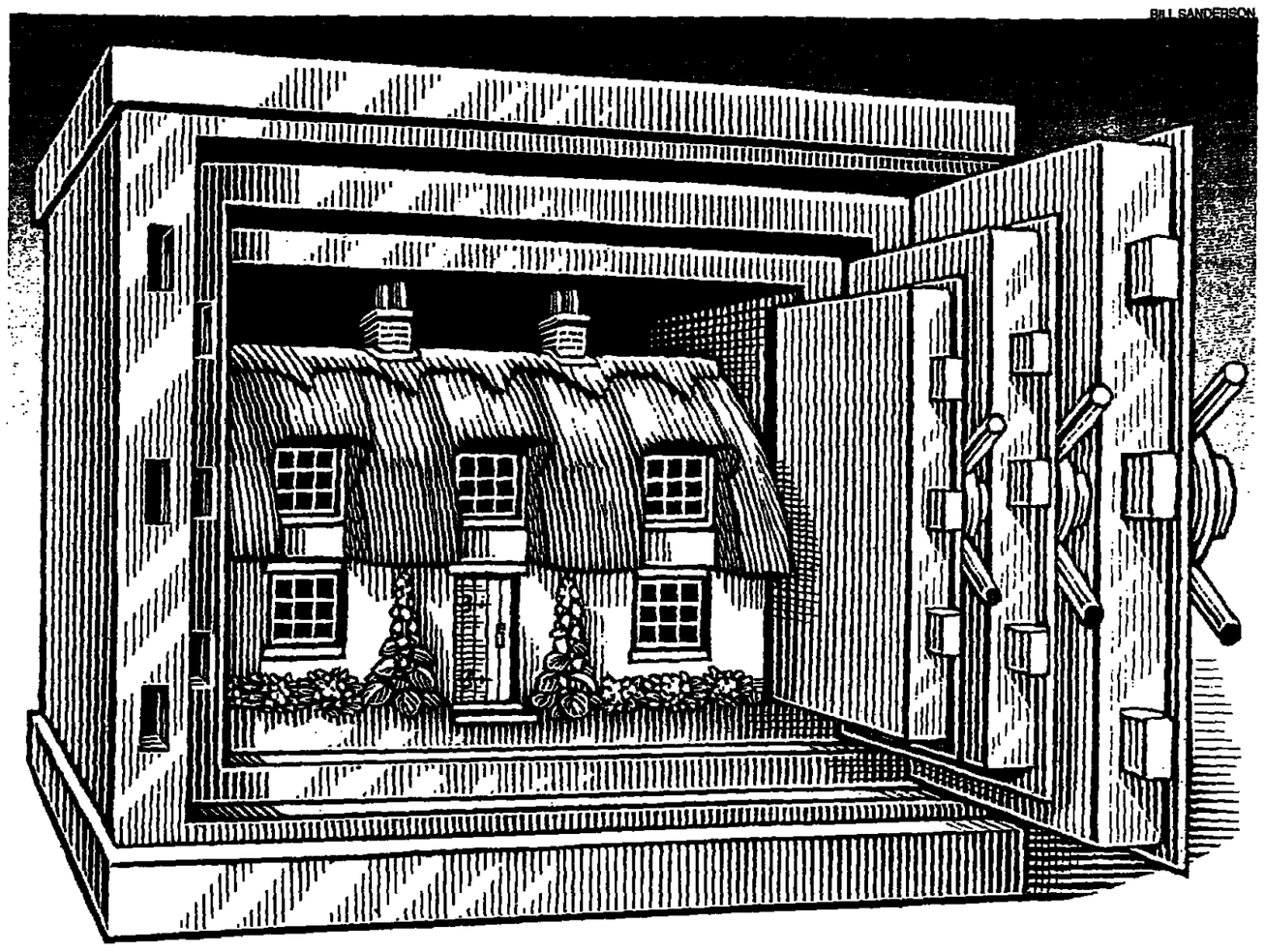
But for some people with no family ties or desire to sell, this will be the ideal solution, lifting the burden of debt off their shoulders overnight.

One Weekend Money reader, who asked not to be named, borrowed £21,250 in 1989 to fund repairs to her terraced house. She was advised to go to the Chelsea by an independent financial adviser. Her home was then valued at £85,000. Six years later, her debt has grown to £44,300. But she calculates, using the Halifax's regional property index, that her property's value has fallen to £72,000. Assuming a future annual interest rate of 10 per cent and annual price rises of 3 per cent, she has worked out that her home will be worth £76,385 in two years' time. But 70 per cent of this, the maximum to which the debt is allowed to roll up, is £53,469. Meanwhile, her debt will have grown to £53,604, fuelled by high interest rates.

At the beginning, she was paying 15.25 per cent, 1.25 per cent above the Chelsea's then variable mortgage rate. She had feared repossession and had been too frightened to contact the Chelsea in case she alerted it to what was happening and exercised its right to repossess. Now she is delighted by the prospect of being able to sell her debt to a housing association.

The Chelsea said: "It is not our current policy to repossess. If people borrowed from us in good faith, we will treat them in good faith. But this is naturally going to be of concern to people, particularly given the low house price forecasts of recent years. We have spoken to 200 people and we have been able to reassure 100 per cent of them. We have had a man working on this full time. We don't undertake new valuations but we use a formula similar to that of your reader [to calculate prices every year]. When the debt reaches 60 per cent of the property's value, we will write and offer counselling".

Borrowers in this situation have several options, according to the society. They can make a capital repayment to reduce the total loan outstanding. Alternatively, they can start paying interest on all or part of the loan to reduce it. It conceded that many people would not be able to afford either option. The new deal with the housing assocation is intended to relieve the burden for such people.



Will your house prove a store of value or a millstone round your neck?

WHAT THE EXPERTS PREDICT FOR HOUSE-PRICE MOVEMENTS NEXT YEAR

We asked five institutions involved with the housing market, to give their views on how prices will move next year.

Deutsche M- G

Economists from leading merchant bank Deutsche Morgan Grenfell predict that house prices will rise by around 2.5 per cent next year. Their opinion should perhaps be taken more seriously than that of other forecasters because they alone predicted that prices would fall in 1995 — by 1.3 per cent. The bank said the biggest rises would be in London and the South-east. It expects homes in these areas to rise in value by about 3.5 per cent, while those in the North and Wales will rise by 1 per cent. House price recovery will be helped by recent tax cuts, real income growth and by one-off windfalls, including interest of up to £3,000 from maturing Tessas.

The Halifax

The United Kingdom's biggest building society expects house prices to rise by 2 per cent next year. It believes that this rise will be fuelled by an increase in transactions of around 10 per cent to about 1.2 million. The society is expecting real recovery in prices to get under way in 1997 and in 1998. It anticipates prices will rise by 5 per cent year in each of these years. The Halifax, though, has not been totally accurate in its predictions on house prices in the past. At the beginning of this year, it forecast prices would rise by between 3 and 4 per cent, and transactions would rise by 8 per cent to 1.35 million. In reality, prices fell by 1 per cent and transactions fell by 10 per cent.

The Nationwide

The UK's second biggest society is slightly more optimistic than the Halifax about the prospects for house prices next year. It claims they will rise by 3 per cent and transactions will rise by about 10 per cent. However, again it misread the market last year and anticipated a rise in house prices of about 3 per cent.

UBS

This bank proved to be the widest of the mark in its forecast at the beginning of this year. It claimed that prices would rise by a whopping 6 per cent and transactions would soar 12 per cent to 1.4 million. It is not going make the same mistake — it claims prices will rise by a more modest 2 per cent in 1996.

Shelter

The charity for the homeless is much more pessimistic. It said the number of households with negative equity had increased in the last quarter and that recent social security cuts will continue to depress the market.

CAROLINE MERRELL

Weekend Money is edited by Anne Ashworth

Preparing for change

City analysts will start the new year in sceptical mood. The ink had hardly dried on Anthony Harris's column here last week before his contrarian view of the London stock market started to seep into the year-end reviews from securities houses. Stockbrokers are not telling all their clients to go away. Hopefuls still reckon the FT-SE 100 share index might reach 4,000 by mid-year, a healthy 8 per cent gain. But many concede that this owes more to fund managers recycling cash from the takeover boom than to common sense.

Share prices are already ahead of their long-term trend. Big investors expect company earnings to rise by an average of about 9 per cent this year and dividends by 8 per cent. These are strong gains in an economy with low inflation, but shares are rated higher than their long-term average and growth is slower than in the recovery years. The more you look at the background figures, the more you might be inclined to leave your cash on deposit, if not actually sell any shares you have.

Most City economists do not think the economy will manage the the 3 per cent growth that Kenneth Clarke expects, because the pause at the end of this year will spill over into 1996. Some predict 2.5 per cent or less, implying that the Exchequer will spend more and receive less than the Treasury forecast. It would then have to borrow even more through issues of gilt-edged stock. In turn, that would tend to raise long-term interest rates and divert cash from shares. These views will influence markets in coming months even if they turn out to be pessimistic. Many soothsayers are gloomy on short-term interest rates too. They reckon German rates will fall no further, leaving little scope for more cuts here without sterling suffering.

PERSONAL INVESTOR



GRAHAM SEARJEANT

Economists must rely on history repeating itself. But that does not always happen. That latest cut in interest rates, albeit by only a quarter point, was symbolically important. For many people it was the first sign that the economy could return to the more stable long-term growth people were used to before the era of inflation. A couple more quarter-point cuts may convince more consumers and company boards, thereby raising the sustainable rate of growth. Treasury forecasts could also be right. Early indications suggest that people have spent more freely this month. The spring tax cuts could well sustain that. In 1995, average earnings after tax did not keep up with prices. In 1996, real spending power should at last recover.

New year 1994 was a good time to sell stocks and shares, new year 1995 a good time to buy. In 1996, new year may not be the best moment to make such decisions. During the next few months, better sooner than later, there is almost certain to be a "correction" in share prices — a short but sharp fall. But that need not make 1996 a bad year for shares or bonds. The outcome will depend on foreign interest rates, on whether consumers back the Chancellor's optimism or City pessimism and on how far election uncertainty affects the markets. The clock is ticking. But John Major should not need to hold an election before another upbeat Budget; big investors already expect a Labour victory; and Labour is wooing the City to avoid a run on sterling and gilt-edged.

Meanwhile, investors could usefully sort out their portfolios. Many small investors are too committed to utilities. Some are no longer low-risk and face threats from Labour. Companies with top brand names could prove safer. The takeover boom will continue in 1996, even if the money totals are lower. But perennial takeover candidates often perform badly for years. Better to pick companies that have done the hard work of digging themselves out of trouble. They are often undervalued and bidders like them best. If you have money to invest from building society takeovers or maturing Tessas, do not plunge it into the stock market all at once, but by all means lock in good interest rates on corporate bonds gradually. In 1996, it should pay to be canny and take your time.

...STOP PRESS...STOP PRESS...STOP PRESS...

All Investment Rates Guaranteed until at least 1st February 1996 and...

UP TO 6·50% GROSS P.A.

...with instant access and no penalties

AN OUTSTANDING INVESTMENT OPPORTUNITY

Here's an investment that's right up your street – the High Street account.

It pays exceptionally high interest.

It doesn't tie-up your money.

It lets you withdraw without losing interest.

You can open your account with just £2,000 and add to your investment at any time. All we ask is that every transaction must be by cheque (cash transactions are not permitted).

The maximum you can invest in the account is £1 million.

BIGGER INVESTMENT – HIGHER RATE

The rate of interest you earn is determined by the size of your account balance.

HIGH STREET · HIGH INTEREST

Investment	Gross Rate
£2,000 to £14,999	5.60%
£15,000 to £29,999	5.75%
£30,000 or more	6.50%

EXCLUSIVELY THROUGH SKIPTON BRANCHES

High Street is, as its name suggests, only available through our branches. We will, of course, be delighted if you can call at a branch, but if this isn't possible, postal transactions through our branches are acceptable.

SKIPTON BUILDING SOCIETY

For details and an application form simply call at your nearest Skipton branch or call free, quoting reference TI 30/12, on

0800 60 30 10

Interest will be paid to you less the basic rate of income tax (which may be reclaimed if you are a non-taxpayer). We will pay your interest to the gross rate (i.e. without deducting income tax) if you complete an appropriate registration form or make a declaration to comply with Inland Revenue regulations. Tax may be reclaimed by you from the Inland Revenue if the amount of tax which we have deducted exceeds your liability to tax (if any). The net rate quoted is based on the current rate of income tax at 25%. Interest rate variable. Account open to UK residents only. Skipton Building Society is a member of the Building Societies Investor Protection Scheme established under the Building Societies Act 1986. Payments under this Scheme are limited to 90% of an investor's total shares and/or deposits subject to a maximum payment to any one investor of £18,000 (or the sterling equivalent of 20,000 ecu if greater). Most share and deposit accounts held in sterling are covered. Further details are available on request from the Society. High Street is a Share Account.

Shape-up your finances for the new year

If Christmas celebrations and the exertions of the sales have left you without the energy to make your own financial resolutions, prepare your list from the new-year counsel of accountants and financial advisers.

■ Make a list of all credit card and other debts and resolve to clear them. You are unlikely to earn enough on any investment to compensate for the interest charged on cards and other loans. If Christmas spending has left you with large amounts owing on your cards that you cannot repay, contact your local CAB or debt counselling service. ■ Examine your pension situation, remembering that people are retiring earlier. Decide if you can afford to increase your Additional Voluntary Contributions (AVC's) into your company scheme.

■ Review your tax situation over the last seven years. Look at the carry forward and carry back provisions. You can carry forward unused tax relief from the past six years to put the maximum into your pension. Each year you go forward you lose the right to claim for tax relief in the sixth year.

■ Check whether you have used your capital gains tax allowances over the last three years. If not, make sure you offset any capital gains registered in the last three years before April. If you fall short of using your full CGT allowance this year, consider bed-and-breakfasting your shares, by selling them at the end of one tax year and buying them back at the start of the next.

■ Make sure you have made the most of the tax relief on Personal Equity Plans. You have until April to put up to £6,000 into a general company Pep and £3,000 into a single company Pep.

■ If you are self-employed, make sure you have enough set aside to pay tax bills. Check your household insurance policy covers any electronic and computer equipment in your home that you use for your business.

■ Evaluate your investment portfolio. Ask yourself if your strategy for 1995 was successful and if it is likely to need changing for 1996. Any money invested for a rainy day should be giving you a return at least higher than inflation, or you may as well keep the money under the mattress.

■ If the rate you are paying on your mortgage is higher than the market average (most lenders have now dropped their rate to 7.74 per cent), consider remortgaging.

■ Review your motor insurance to take advantage of falling rates nationwide.

■ If you have not made a will, see a solicitor. Dying without a will can mean a big tax bill.

■ People who use their company car very little should think about asking their employer for extra money in place of the car.

KAREN ZAGOR AND ANNE ASHWORTH

Caution the watchword in year of political uncertainty

Marianne Curphey looks at how the markets are shaping up for the coming 12 months

In the UK, investors enjoyed better returns on the stock market than they have done for several years — and far better than the dismal performance of shares in 1994, when the FT-SE 100 index lost 10.3 per cent.

Bids for the privatised water and electricity companies and corporate takeovers kept share prices high. Overall, the FT-SE 100 index rose by 20 per cent to end the year on a high at more than 3,600 points.

For next year, Mark White, investment director at Save & Prosper, believes the outlook is promising, saying: "We expect to see positive but volatile stock market conditions, with interest rates likely to be lower. We expect the FT-SE 100 index to climb towards the 3,800 mark, with sectors such as the brewers and retail likely to lead the way as consumers begin to spend more."

However, the political uncertainty and the prospect of a general election mean investors should be cautious, according to Nicholas Davies, private client analyst with Henderson Crosthwaite. "Although the relative restraint of the Budget suggests that the Government intends to delay the general election until spring 1997, the Conservatives' dwindling majority, now down to only three, suggests an early call to the polls is more than possible."

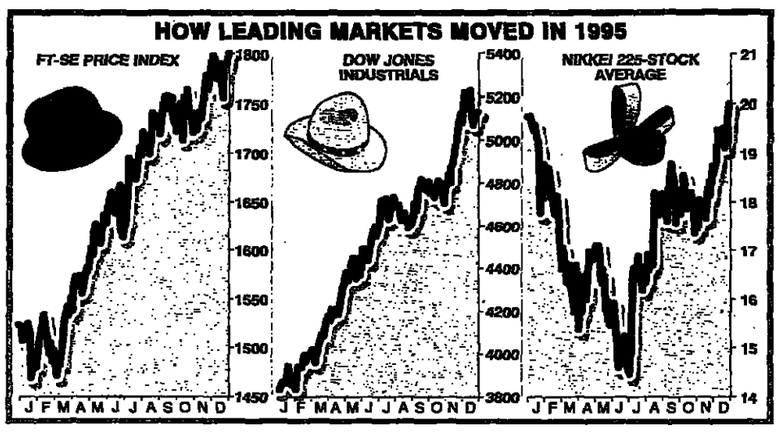
He is also concerned about the effect a Labour victory might have on the City. "Mr Blair's efforts to present new Labour as economically housetrained will do little to soothe the City's nerves as it contemplates its first Labour government for 16 years," he says.

"Will higher corporation tax be needed to fund spending plans? What are the implications of a minimum wage for industries such as leisure and services, where low wage rates are commonplace? Will the party prove better than its predecessors at managing the economy?"

Mr Davies believes a casualty of a Labour administration would be the privatised utilities, and investors should now be looking to take selected profits in the area.

He says: "Henderson Crosthwaite have now turned more positive on the vehicle component manufacturers and the lighter end of the building materials sector, both of which could expect to benefit from a better consumer environment in the run up to the election.

"Exchange rates remain favourable, exporters should perform well if the difficult political situation causes further currency weakness. On the sell side, investors would be well advised to contemplate taking advantage of the bid speculation to realise selected profits in the utility, bank, insurance and pharmaceuticals sectors."



Japan

The Tokyo market's Nikkei index, which spent the summer in the doldrums, closed this week above 20,000, its highest level since October 1994. But shares remain well below their peak at the end of 1989, depressed by the strength of the yen, making Japanese exports expensive.

The December rally increased the optimism of observers who already have high hopes of 1996, the year of the rat. Among the animal symbols of the Chinese zodiac, the rodent is the investors' favourite. Rat years have, in the past, brought the biggest profits, with pig years second.

Graeme Sinclair, of Murray Johnstone, the fund management group, predicts: "I see the Japanese economic environment improving slowly, but steadily. Investor sentiment should improve as the economic indicators continue to confirm this. Interest rates are likely to remain low, accompanied by improving earnings." Mr Sinclair is manager of Murray Japan Growth, which beat the Nikkei by investing in larger companies.

Emerging markets

For Roger Bartley, chief investment officer at NatWest Investment Management, the emerging market to watch is India. The Bombay index began the year at 1836.76, but slumped to a low of 1342.10 at the end of November. But in 1996, he says, the market will offer sound earnings growth."

America

Fund managers warn that growth in the US is unlikely to equal the stunning rates achieved in 1995, when the stock market hit 50 successive highs during the year. The Dow Jones industrial average raced from 4,000 to more than 5,000.

Alan Emery, investment director at Berry Birch Noble, the independent financial advisers, is "cautious" for 1996, but favours the consumer and healthcare sectors rather than blue chips.

Greg Kerr, US specialist with M&G, believes that the economy will slow down and there will be steady, if unspectacular, growth. Interest rates will come down in the second half of the year.

Buying into technology companies requires careful consideration. "Technology stocks have done extremely well this year," he says, "but there has been a lot of speculation and not all will perform so successfully in 1996."

No easy escape from negative equity

Sara McConnell on the High Court ruling that homeowners cannot walk away from debt

Another company is echoing the claims of Union Finance, the controversial debt counsellor, that it can free borrowers from negative equity by exploiting a loophole in mortgage indemnity policies taken out to cover the loan. Applynext, based in Stratford, East London, is run by Michael Tilley, who used to work for Union Finance.

Both Applynext and Union Finance are continuing to make their claim despite a landmark High Court judgment two weeks ago that such loopholes did not exist. Mr Tilley conceded that it could be a "serious setback" but then claimed that it "would not really affect Applynext".

Applynext's existence is certain to fuel renewed alarm among lenders and housing advisers over the number of borrowers in negative equity who have been handing in their keys and walking away from their debt, on Union Finance's advice. More desperate borrowers could yet join them. Figures from UBS Global Research, published by Labour this week, show that the number of people in negative equity is 1.4 million, more than the 1.2 million believed previously.

Union Finance tells borrowers they cannot be pursued by their lender for any shortfall because sloppy wording on some mortgage indemnity insurance policies written before 1992 protects the borrower. Applynext is also claiming that some borrowers can escape debt by claiming on their indemnity insurance.

Lenders say the mortgage indemnity guarantee (MIG) is for their benefit to cover their losses if they have to repossess, and warn that they and the indemnity insurers can and will pursue borrowers for debts for up to 12 years.

Two weeks ago, the High Court rejected the claim of a Woolwich Building Society borrower that he should benefit from the MIG. It ruled the cover was solely for the Woolwich's benefit. The policy was written before 1992. Lenders hailed the result, which is binding on county court judges, as a landmark decision and said it put paid to the arguments of Applynext and Union Finance. But Applynext says it will continue to press the right of borrowers to benefits from the MIG. Union Finance declined to comment on the judgment.

The Office of Fair Trading said it would be studying the Woolwich judgment "with interest". It has been monitoring the activities of Union Finance, which is regulated under the Consumer Credit Act. Despite a number of complaints, it says it has been powerless to act, through lack of hard evidence of any contravention of regulations. It has now been alerted to the existence of Applynext, also licensed under the Act.

Applynext say its first aim is to negotiate with lenders on behalf of borrowers. Allowing the lender to repossess the property and then contest the lender's right to chase the borrower for the shortfall is a "last resort", the company claims. It stresses the risks of relying on the courts to overturn the lender's right to pursue. Borrowers who sign up with Applynext pay a non refundable £335 fee.

But lenders do not want to negotiate through companies like Applynext and Union Finance. Frank Bartlett, the Woolwich's head of lending, says: "Our borrowers don't need to pay someone to discuss their negative equity with us."

says it can release homeowners from the negative-equity trap

Where are the 300 successful clients?



Over recent months, Union Finance has made a series of claims, both to borrowers visiting its Southend offices and publicity in the press and on television. It says it has helped more than 300 people, but has yet to respond to a request by The Times to be put in contact with someone who has

How Weekend Money reported on a similar negative equity scheme in November

A QUESTION OF MONEY

Pibs, the other way to build a society stake

Q Each week I see Pibs prices listed in The Times. I like the look of the rates of interest but need to know first what Pibs are.

A Pibs are Permanent Interest Bearing Shares, issued by larger building societies, such as the Halifax, Bradford & Bingley, Birmingham Midshires and Britannia as a way of raising capital. Like any share, they are traded on the Stock Exchange and are bought and sold via brokers. They are not available at society branches.

Pibs pay a fixed or floating rate of interest twice a year, making them attractive to those who want an income from their savings. The fixed rates will not alter. Two societies have floating-rate Pibs: they are the Cheshire and the First National, an Irish Republic society. These rates are linked to the money market London Interbank Offered Rate (Libor). The Cheshire, for example, pays 6-month Libor, plus 2.40 per cent.

Q If I buy Pibs, do I get a stake in the society?

A Holders of Pibs are "members" or owners of the society and entitled to attend meetings and to vote. This means that they should benefit if the society seeks a stock market quotation, or is the subject of a takeover or merger. The holders of Cheltenham & Gloucester Pibs received bonus payments when the society was taken over by Lloyds Bank. Those who invested in the various Leeds and Halifax Pib issues before the qualifying date will also receive free shares when the combined society turns itself into a bank in late 1996, or early 1997. Anyone buying Halifax Pibs now would, of course, be excluded from the share distribution.

Q How much risk is involved?

A Pibs are by no means as "safe" as building society accounts, a point always emphasised to new investors. The price of Pibs can fluctuate, which means that you may get back less than you paid if you sell your shares.

Pibs are not covered by the Building Society Investor Protection Fund. Because Pibs are irredeemable, the society is not obliged to repay the capital. In the event of the winding up of a society (a highly unlikely occurrence), Pibs investors would be repaid, but, like ordinary shareholders in a company, they would rank behind other creditors, such as depositors and savers of the society.

Q How much can I invest in Pibs?

A Most societies have a minimum of £1,000, but the Bradford & Bingley has a £10,000 minimum, and the Halifax specifies £50,000.

Q I see your tables give yields for each Pibs issue. How are these worked out?

A Yields of 9 per cent plus are currently available on Pibs. By contrast, the most generous building society accounts pay 6 per cent. Gilt yields are around 7 per cent. The yield is the return you get from an investment based on the amount you have laid out.

Pibs yields work like this: Both a buying and a selling price are quoted for each Pib. For example, if you wanted to buy £10,000 worth of the Bradford & Bingley Pib giving interest at the rate of 13 per cent, you would pay £13,690 (current buying price 136.90p x 10,000). This would entitle you to £1,300 of interest every year, worth £975 after basic rate tax which is deducted automatically. This gives a yield of 9.4 per cent.

Q How are Pibs treated for tax purposes?

A Basic rate tax is deducted from the interest, but this can be reclaimed by non-taxpayers. However, there is no capital gains tax to pay on any gains in value. A proposal to make Pib profits subject to income tax for individuals who held more than £200,000 worth of stock was quietly dropped in last month's Budget. Pibs cannot be held in corporate bond Personal Equity Plans (Peps).

Q What factors influence Pib prices?

A Pib prices are largely determined by the direction of interest rates. When the general level of interest rates begins to fall, the "coupon", or interest, on a Pib becomes more attractive, causing the prices to increase and the yields to decline. When interest rates start to climb, Pib prices start to weaken and the yields rise. Another influence is the 'credit perception', the view that investors have of a society and its financial solidity. Demand has, in the second half of this year, made Pibs more expensive. Holders are reluctant to part with their shares, as such high rates of interest are not available in any comparable investment. This means that the market has become somewhat illiquid.

Further information on Pibs can be found in two free factsheets from ABN-AMRO Hoare Govett Securities (0171-374 1872)

Pibs rates, page 37

ANNE ASHWORTH

National Savings Virtual Shop™

today's offer

A guaranteed monthly income for the over 60s

Pensioners Guaranteed Income Bonds are sold subject to the terms of the Prospectus. Please note that your application can only be accepted if Series 2 is on sale when we receive it.

You can use this coupon to buy by post. You may buy a Bond jointly with one other person but both of you must be aged 60 or over. The purchase date will be the date we receive your application form and cheque. We will send you your Bond, together with a copy of the Prospectus, normally within two weeks.

If on receiving the Bond and Prospectus you wish to cancel your purchase tell us in writing within 28 days and we will refund your money, but please note that no interest is payable on a cancelled purchase. The interest is taxable but will be paid monthly without deduction of tax at source.

The rate of interest is fixed for five years at a time. We will write on or before the fifth anniversary of purchase to tell you the rate which will apply for the next five years or of any decision by the Treasury not to offer further interest. Except at each five year anniversary date, 60 days' notice is required for repayment and no interest will be earned for the 60 days before the repayment date.

Series 2 Pensioners Guaranteed Income Bonds can be withdrawn from sale without notice.

The Director of Savings reserves the right to seek evidence of identity.

For a free copy of the full terms and conditions of today's offer, or for a free copy of our Virtual Shop Guide covering all National Savings' unique investment opportunities, you can call us free anytime on 0500 500 000

Key Plus Points

- A guaranteed monthly income
- 7.5%pa fixed for the first five years
- Your capital is 100% secure
- Interest paid monthly without the tax deducted
- Invest from £500 to £50,000 in Series 2
- Cash in your Bonds at any fifth anniversary without notice and without penalty

Please send this form to: National Savings, Pensioners Guaranteed Income Bonds, FREEPOST BJ 2092, Blackpool, FY3 9XR. PD3TM5

For rapid delivery please attach a first class stamp.

1 I/We apply to buy Pensioners Guaranteed Income Bonds (Series 2) to the value of £ p (Minimum £500 Maximum £50,000, £100,000 Joint holding)

2 I/We understand the purchase will be subject to the terms and conditions of the Prospectus.

3 Do you already hold either Pensioners Guaranteed Income Bonds or National Savings Income Bonds? ☑ Please tick ☐ No ☐ Yes

If Yes enter the Register Number(s) shown on your Bonds.

Pensioners Bonds ☐☐☐☐☐☐☐ Income Bonds ☐☐☐☐☐☐☐

Your cheque should be crossed "A/C Payee" and made payable to "NATIONAL SAVINGS (PENSIONER BONDS)" using CAPITAL letters for this part of the cheque. Please write your name and address on the back of your cheque

4 M (Mr Mrs Miss Ms)

Surname(s)

All forenames

Present address (in full)

Postcode

Daytime telephone number (useful if there is a query)

DATE(S) OF BIRTH (ESSENTIAL) DAY MONTH YEAR ☐☐ ☐☐ ☐☐

5 Enter full account details for interest to be paid direct to a bank/building society or National Savings Investment Account.

Bank/building society name

Address

Postcode

BANK SORT CODE (SHOWN IN THE TOP RIGHT HAND CORNER OF YOUR OWN CHEQUES) ☐☐☐☐☐☐

Account Number

Account Name (s) (Surname(s) first)

6 Signature of holder(s)

Date 19

NATIONAL SAVINGS

Unique Investment Opportunities from HM Treasury

Where our staff will be available to serve you. | Freemantle, Norwich NR12 7RW. | 1995 aged 92. | (01608) 688274 | (01745) 344646

Tessa's heavy burden of hope



COMMENT

ANNE ASHWORTH
Personal Finance Editor

Tessa goes into the new year with a heavy responsibility on her shoulders. Almost single-handedly she will be expected to revive not only the fortunes of the retail and travel trades, but also the housing market. Something of a tall order, even for the superwoman savings success story.

Economists now predict that the nation, enriched by the £5 billion in interest from matured Tessa accounts, will be feeling flush and ready for domestic purchases larger than sofas. With the promise of further cash to come from the Halifax flotation, they will be sizing up suitable properties, moving onward and upward from two bedrooms to four.

Those who know savers better, however, can confidently forecast a different outcome, at least for the short term. Uppermost in their minds over the next month will not be new homes but how to secure the best deal on their next Tessa. Among the most absorbed in the search will be those looking at a final value of less than £12,000 on their first account.

This pursuit of excellence means that the big banks, whose old-style accounts are all worth less than £11,700, will retain only the most unobservant customers.

One group carefully scrutinising the detail of every offer will be those who were wrongly led to believe that their first Tessa was a best buy. The Nationwide was one of several building societies that included in their Tessa literature eye-catching projections for maturity values based on the 13 per cent rates ruling in 1991.

Although these calculations carried no guarantee, they swayed many. Today Nationwide says that it used the figures quite innocently. But the society will not, I suggest, dare to use projections in the literature for its new Tessa.

The widely differing values for variable-rate accounts will mean that many savers opt for the security of fixed rates, especially as experience of the first five years shows that top-rate Tessas soon fell behind. A rush to fixed rates will suit banks and building societies as this absolves them of the need to keep their rates competitive. If savers are disappointed by the final outcome then they will have no one to blame but themselves for presuming rates would stay constant.

In the event, the choice of a fixed rate might not be so rash as even a Labour election victory is now thought unlikely to bring sharply higher rates. But the prudent will refuse every sort of new-style Tessa until the relative merits of all the new accounts have been assessed.

As in 1991, the societies have decided confusing customers is the best way to success. No surprise there.

Heating bills may be up by a third

The average household gas bill could rise by almost a third this winter because of the bitterly cold weather and the extra 8 per cent VAT on domestic fuel. Worst affected will be people with young families and pensioners who spend much of their time indoors, according to Age Concern, the charity.

Pensioners now paying an average £80 per quarter could see their bills rise to more than £115 if temperatures continue to stay around freezing point.

A retired accountant living in a semi-detached house in north London who records his daily gas use for the Gas Consumers' Council, has calculated he burnt 17 per cent more gas this week compared with last year, when the weather was milder. His bill works out at £2.60 extra a week.

Other householders, especially those in the north of England, Northern Ireland, Scotland and North Yorkshire, the West Midlands and Wiltshire, where the weather has been most severe, will find their bills even higher when they arrive in January or February.

Though the government has a system of cold weather payments which are sent out to households when the temperature falls to freezing for seven consecutive days, only certain people are eligible for the £8.50 allowance.

To qualify for the payment — increased last year to soften the blow of the 8 per cent VAT on domestic fuel — the recipient must be claiming income support, and be either 60 or over and claiming the basic state pension; disabled themselves or with a disabled partner or child; or with a dependent child under five.

A pensioner not eligible for income support and a 58-year-old man or woman on income support but receiving no extra benefits would not qualify.



Not all pensioners get extra cash

Age Concern believes the cold weather payment system should be abolished and financial help with fuel bills included instead in the basic state pension. A recent survey by Age Concern revealed that if pensioners had an extra £10 a week to spend, they would leave the heating on longer.

Figures from British Gas show that the average cost of heating a semi-detached home for four people using a modern gas boiler costs £417 per annum, while a flat occupied by two people and heated by an old boiler would cost around £343. The figures exclude the standing charge, but include 8 per cent VAT.

Many pensioners, however, are sufficiently worried about their heating bill to refrain from keeping the temperature in their home at a constant 70F, as the World Health Organisation advises.

In addition, there is controversy over how temperatures are calculated on a daily basis, using a combination of information from the Meterological Office and area postcodes.

Last year pensioners of one side of Smithy Bridge Road in Rochdale, Lancashire, were given the cold weather payment, while their neighbours opposite went without because the two sides of the street were calculated as being within different weather station zones.

A spokesman for the Benefits Agency admitted yesterday that these anomalies did occur. He said: "Unfortunately some streets are divided down the middle."

In the light of the vicious weather problems in Scotland, George Foulkes, Labour MP for Carrick, Cumnock and Doon Valley, and chairman of the all-party pensioners' group, has called for a "double premium" when the temperature falls to -10C (14F) or below for 24 hours or more.

MARIANNE CURPHEY

You can buy

performance.

It costs **17½ pence.**

It costs you less than a Second Class stamp to invest the minimum monthly sum of £25 into the Foreign & Colonial Private Investor Plan.

Investment of £1,000 in December 1945.

	Foreign & Colonial Investment Trust PLC†	Higher Rate Building Society Account*
1945	£1,000	£1,000
1970	£30,269	£2,554
1985	£191,470	£8,489
1995	£922,610	£17,363

Due to its combination of performance, choice and low costs, it offers better value than any other savings and investment plan available. Your savings can be invested in our wide range of some of the best performing investment trusts around. You can choose to invest regularly or by lump sum - even change the frequency and amount without penalty.

Why not find out more, and start enjoying the benefits of a first class service from Foreign & Colonial.

Name .....

Address .....

Postcode ..... CODE: P301295T

Foreign & Colonial

Call free on 0800 54 55 55

or fax 01734 344 622 any time, quoting the coupon code.

Return this coupon to: Foreign & Colonial Management Ltd, PO Box 2, Twyford, Berkshire RG10 9NW

The value of shares and the income from them can fall as well as rise and you may not get back the full amount invested. Past performance is no guide to the future. All figures to 31 December (1995 figure to 29/9/95). *Basic net rate to 1962 - source BZW. Thereafter highest net rate available from Micropal (£25,000+ Account), based on total return, net income reinvested. †Source Foreign & Colonial Management Ltd using mid-market prices, net income reinvested, incl. historical 3.5% notional expenses. Plan charges 0.2% commission excl. 0.5% Govt. stamp duty. Foreign & Colonial Management Ltd (regulated by IMRO and the Personal Investment Authority) or its subsidiaries are the Managers of the investment trusts.

5% DISCOUNT ON TOP PERFORMING PEPS

We arrange PEP's from the UK's leading providers for a handling fee of just £25 and rebate the full 3% commission to the investor. In addition to our 3% commission rebate, we are currently able to offer further discounts (up to 2%) from several major players, all highly respected for outstanding achievements in the field of investment performance. So investing in a PEP through Elson Associates gives the investor the best of both worlds – an unlimited choice of all the top performing PEP's together with the very best discounts available in the UK. Save up to £275 on a maximum £6,000 PEP.

GO DIRECT AND YOU WON'T COLLECT

our generous commission rebate

ACT NOW TO TAKE ADVANTAGE OF THE VERY BEST DISCOUNTS ON OFFER IN THE UK FOR YOUR 1995/96 PEP.

Are you unhappy with the performance of your existing PEP? Whether it be with a bank, building society or other financial institution, if you are dissatisfied with the performance of your current PEP, you may wish to consider transferring it on the same advantageous terms as above. Cut your losses and act now! A change for the better could pay you great *dividends!*

For further details on purchasing or transferring PEP's through Elson Associates, please complete and return the coupon below to Elson Associates, FREEPOST DT1138, 18 Maxwell Road, Welling, Kent DA16 1BR or alternatively telephone us on

FREEPHONE 0500 691790

Regulated by the Personal Investment Authority

Elson Associates

The value of investments and any income from them can go down as well as up and you may not get back the amount invested. Taxes relating to PEP's may change if the law changes and the value of tax relief depends on the circumstances of the investor. We will not be offering any advice as to the suitability of the product(s) we are promoting in this advert. These investments are not suitable for everyone. If you have any doubt whether an investment we are promoting is suitable for you, you should obtain expert advice.

Name: .....

Address: .....

.....

Please send me details of the above offer by return of post ☐ (please tick box).

I am considering an investment £..... in the .....(company)

.....(fund)PEP. Please send me the relevant application form together with a note of your discounted terms.

What other PEP offers all this?



An initial charge of just 3% and no exit charges makes the high performance Schroder PEP one of the most cost effective and flexible PEPs on the market. What's more, if you transfer your existing PEPs to Schroders, we waive the initial charge.

As one of the UK's largest and most experienced investment management companies with over £60bn under management globally, we have the resources and the expertise necessary to produce consistently high PEP performance.

Fund	Performance	Position in Sector
Schroder UK Enterprise Fund*	+269.13%	1st out of 103
Schroder UK Equity Fund*	+3821.94%	1st out of 14
Schroder Income Fund	+4592.48%	1st out of 10
Schroder Smaller Cos Fund*	+1228.10%	1st out of 15

Whether you're looking for lump sum or regular investment, in the UK or overseas, the Schroder PEP is adaptable and affordable – so if you're looking for high tax free returns, can you afford not to invest?

Find out more now – call us free or return the coupon opposite. Alternatively, contact your usual financial adviser.**

Call 0800 002 000

TO: SCHRODERS, CUSTOMER SERVICES DEPT, 01254 FREEPOST, LON 7109, LONDON EC4B 4PD.

Please send me my free copy of the Schroder PEP brochure including information on free transfers.

Name:

Address:

Postcode Tel. No.

**Source: Micropal buying price to selling price with gross income reinvested since launch to 11.12.95. UK Enterprise Fund from 01.08.88 and from 03.12.90 +164.63%. 3rd out of 120; Smaller Companies Fund from 01.06.79 and from 03.12.90 +91.35%. 31st out of 53; Income and UK Equity Funds from 03.01.72 (the earliest date for which Micropal figures are available) and from 03.12.90 +110.64%, 9th out of 95 and +109.09%, 6th out of 85 respectively. **If any transfer is executed through a financial adviser, he may deduct his charge from the amount transferred.*

Past performance is not necessarily a guide to future performance. The value of investments and the income from them may fall as well as rise and investors may not get back the amount originally invested. Exchange rate changes may cause the value of overseas investments to rise or fall. The levels and bases of, and reliefs from, taxation may change. Tax reliefs referred to are those currently available and their value depends on the circumstances of the individual investor.

Issued by Schroder Investment Management Limited, regulated by IMRO.

Registered Office: 33 Gutter Lane, London EC2V 8AS.

Schroders

Go... for our new Fixed Rate TESSA.

Rate guaranteed for the next 5 years.

Call into any NatWest branch for more details.

NatWest
More than just a bank

The investment term is five years. The interest rate is fixed for that period. Annual investments to the TESSA are subject to Inland Revenue regulations with the minimum investment to the TESSA fund TESSA Feeder Account where applicable) £5,000. No withdrawal of capital or interest are permitted throughout the term. Earliest account opening date 2 January 1996. See brochure for full terms and conditions and rates of interest. National Westminster Bank Plc, 41 Lothbury, London EC2P 2BP. Registered Number 929027. Ref. No. 70000

Caroline Merrell looks at the latest Tessa products while **Sara**

Tessa takes a second

The new crop of tax-exempt special savings accounts (Tessas), launched in anticipation of the £21 billion-worth of maturities from the original schemes, is very diverse.

Many financial institutions have waited until the very end of the year to announce new details on their Tessas, in a bid to try to offer the most competitive product. Halifax, for instance, is offering savers a 7 per cent minimum on its account. The actual rate will be set on the day the Tessa is opened and could be more subject to market conditions.

As well as trying to prevent the huge amount of cash from being switched into other forms of savings, banks and building societies are hoping that new Tessa investors will be drawn in.

Although interest rates are now just under half what they were when Tessas made their debut five years ago, most experts agree that for the taxpayer they still represent a good investment.

Under rules introduced in the 1994 Budget, those who have maturing Tessas can roll over £9,000 of their old account into a new Tessa. So, it is not surprising that many of the new range of Tessas offer extra incentives to those who reinvest the full amount.

These follow-on schemes also tend to have higher interest rates than the schemes aimed at new Tessa investors. As well as offering better rates to those with maturing funds, some of the banks and building societies are also giving incentives to prevent their savers with maturing Tessas from going elsewhere.

If you do have a maturing Tessa, it is possible to reinvest in a new scheme to get a new variable-rate scheme with 8 per cent interest. You can get a fixed rate scheme with 7.5 per cent interest.

For example, The Northern Rock Building Society is offering a Tessa which will pay 8 per cent interest, if the full £9,000 is reinvested, and will pay 7.5 per cent on all balances above the minimum of £3,000.

Allied Trust Bank offers a variable rate Tessa which pays 7.5 per cent interest, while Barclays has an equivalent fixed-rate account. These rates are only available for those who have maturing Tessa funds.

Another of the best rates currently available is on the Cheltenham & Gloucester Tessa, which has a variable rate of 7.75 per cent. Again, this is only available for those with maturing Tessa funds and if you are willing to reinvest the full £9,000, but your original Tessa does not have to have been with the Cheltenham & Gloucester.

If your Tessa is elsewhere, and you want to switch, you need to get a maturity certificate from the institution which provided your Tessa in the first place. Those who did have their original Tessa with the Cheltenham & Gloucester can also get a 7.75 per cent variable rate, but they do not have to invest the entire £9,000, a minimum investment of £1,000 will suffice.

As well as shopping around for the best interest rate, one of the first decisions anyone choosing a Tessa has to make is whether to opt for a fixed or variable rate. Which route to take depends on what your view is on the direction of interest rates over the next five years. They could rise, in which case you would be better getting a variable rate Tessa, or they could fall and a fixed rate scheme would prove better.

Gary Marsh, an economist at the Halifax Building Society, believes the UK is entering a period of long-term interest rate stability. He said: "I think interest rates could either stay at around the 6-8 per cent mark, or could fall even further." He believes that interest rates will stay at these levels, even if a Labour government is returned at the next general election.

If you are unsure about future interest rate policy, you could choose a scheme from Abbey National. Its fixed-rate Tessa has an interest rate of 7 per cent, but it does offer the opportunity to benefit from base rate rises. If rates rise by more than 1 per cent in one year, a bonus of 1 per cent of capital is paid on maturity.

Just to complicate things further, another breed of Tessa has sprung up, with returns linked to the UK stock market. Kleinwort Benson and HSBC Asset Management are both offering such schemes. At the beginning of each year, Kleinwort Benson's Tessa, for example, offers the choice of the usual deposit-based interest rate, currently 6.5 per cent, or an interest linked to any increase in the UK stock market. If the market does not increase over the year, investors do not get any interest, if it rises, investors will get an interest rate linked to the rise.

HSBC's Tessa operates in a similer way, except that investors are guaranteed at least 5 per cent interest. They can also get a bonus on top of that linked to any rise in the FT-SE over five years. The maximum interest which can be achieved on the HSBC Tessa is 9.16 per cent. If KB investors had opted to risk their interest on a gamble on the stock market at the beginning of this year, they would be looking forward to a 13 per cent return — 5 per cent higher than the interest offered on the highest paying Tessa.

Some building societies have opted to offer different types of accounts to their customers. For example, the Birmingham Midshires, the UK's tenth biggest building society has seven Tessas on offer. For example, it has a fixed rate Tessa offering an interest rate of 7.05 per cent gross, and has an escalator Tessa, which starts with an interest of 6.25 per cent in the first year of the account, which rises to 9 per cent in the final year.

New investors, who do not have maturing Tessa funds, also have a wealth of products to choose from. The best rates in this category tend to come from some of the more obscure societies such as the Earl Shilton Building Society which has a Tessa with a 7.25 per cent interest, the Principality Building Society which offers 7 per cent, and the Hinckley & Rugby Building Society which has a scheme with a 7.05 per cent rate.

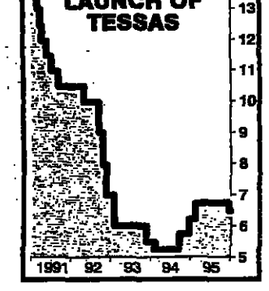
Anyone considering taking out a Tessa should pay special attention to any penalties which may be applied should you a change your mind and wish to transfer. The penalties could include a fee, £30 is not uncommon, or could include 90 days loss of interest. You should also take note of any special bonuses which could help boost the overall return on your savings.

There is a huge number of Tessas to choose from — the variety is vast and it can be very confusing to decide which product could be the best for you. MGW, an independent financial adviser, is offering savers a free guide. It can be obtained from MGW (0141 353 2239), from January 4.

TEN OF THE BEST TESSAS

Abbey National*	7% fixed
Allied Trust Bank	7.5% variable
Barclays Bank	7.5% fixed
Birmingham Midshires	6.25%-8.00% (rises each year)
Bradford & Bingley	7.5% fixed
C&G	7.75% variable
Darlington†	7.5%
Halifax	7% minimum
Northern Rock	8% variable, 7.64% fixed
West Bromwich‡	7.55% fixed

*Bonus on maturity if interest rates rise. †Existing customers ‡£3,000 only. These accounts are among the most competitive deals announced to date.



Can TESSA make you even happier over the next 5 years?

"She can if you're with the Woolwich"

Now you can reinvest your TESSA capital and interest tax-free with the Woolwich.

TESSA. The perfect partner for many savers over the last five years. Especially Woolwich savers.

(If you'd invested the maximum amount in our variable rate TESSA at the earliest opportunity each year since 1st January 1991, you would have made over £3,000 interest, absolutely tax-free.)

Well, now there's a good reason to fall in love with TESSA all over again.

Because, not only can you reinvest your TESSA capital in our new variable rate TESSA, currently offering up to 7.05%* p.a. tax-free, but you can also invest the interest from your matured TESSA in the new Woolwich Corporate Bond Personal Equity Plan (PEP). A high income, low-risk investment offering an excellent 7.1%** estimated yield tax-free.

And it won't cost you a fortune to take out our new Corporate Bond PEP - there's no initial charge.†

So, to find out more about reinvesting your TESSA capital and interest tax-free with the Woolwich, simply pop into your local branch where one of our helpful advisers will be happy to fill you in on all the details.

Alternatively, call us free now or complete and send the coupon today and we will send you an information pack.

*Rates correct at time of printing.
**Estimated gross annual yield at 20th October 1995. Estimated gross redemption yield 7.1% per annum. The first income payment, where required, will be made on 31st October 1996.
†Offer is valid until 30th April 1996.

It's good to be with the
WOOLWICH
—BUILDING SOCIETY—

CALL 0800 22 22 00 FREE
To: Woolwich Building Society, Customer Response Unit, Freepost (DT 98), Kingswood House, Sidcup, Kent DA14 4BR.
I'd like more details of the Woolwich TESSA and Corporate Bond PEP.

Name
Address
Postcode
Telephone
T 30.12.96

FOR INVESTMENTS IN WOOLWICH UNIT TRUST MANAGERS LIMITED'S CORPORATE BOND PEP. THE VALUE OF YOUR INVESTMENT AND INCOME RECEIVED IS NOT GUARANTEED AND CAN GO DOWN AS WELL AS UP. PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO FUTURE PERFORMANCE.

TESSA: This account is available to all previous TESSA holders who have held a TESSA which has reached the end of its five year term, provided the account is opened within six months of the maturity date of the first TESSA. The rates of interest are variable and are currently as follows: up to £6,999 6.10% tax-free; £6,000-£8,999 6.35% tax-free and £9,000 and above 7.05% tax-free. Interest will be credited to your account on 1st January each year. During the term, withdrawals from this account shall be limited to the amount of interest credited to the account less a sum equivalent to income tax on such interest at the basic rate prevailing at the time the interest was credited to the account. If withdrawals are made in excess of these limits, the account will lose its tax-exempt terms and will terminate. All withdrawals are subject to normal branch limits. Tax-free means free of income tax. Proof of identity may be required. Full terms and conditions are available on request from any Woolwich branch. Corporate Bond PEP: Woolwich Building Society represents only the Woolwich Marketing Group which is regulated by the Personal Investment Authority and IMRO for Unit Trust business and the Personal Investment Authority for Life Assurance business. Woolwich Unit Trust Managers Limited is a member of the Association of Unit Trusts and Investment Funds. Any advice or recommendation provided will only relate to products offered by the Woolwich Marketing Group. Principal Office of Woolwich Building Society and Registered Office of Woolwich Unit Trust Managers Limited: Corporate Headquarters, Watling Street, Bexleyheath, Kent DA6 7RR. All references to taxation are to UK taxation and are based on the Society's understanding of UK law and Inland Revenue practice as at 5th April 1995. Tax reliefs referred to may change and their value will depend on your own financial circumstances. T2

RELIABLE PERFORMANCE AND LOW COST - ALL IN ONE PEP

"Legal & General now has the best-value UK Tracker Fund PEP..."
Money Marketing, 23rd November 1995

The Legal & General Index-Tracking PEP now has the lowest overall charges of any index-tracking PEP.

- NO INITIAL CHARGES • NO WITHDRAWAL FEES
- LOW TOTAL CHARGE OF 1% OR LESS PER YEAR

What's more, by tracking the FT-SE-A All-Share Index – which most other PEPs fail to consistently match* – we aim to provide reliable, above average performance. Over 10 years, our proven method of index-tracking has attracted more than £13 billion of funds worldwide.

For more details contact your financial adviser or call us now.

*Source: Micropal. Past performance is not necessarily a guide to future performance. Both capital and income values may go down as well as up and you may not get back the amount invested. All statements are correct as at 1.11.95. Full written details are available on request.
Legal & General (Unit Trust Managers) Limited. Registered in England No. 1009418. Registered Office: Temple Court, 11 Queen Victoria Street, London EC4N 4TP. Regulated by IMRO and the Personal Investment Authority.

CALL FREE NOW ON 0800 11 66 22
7 DAYS A WEEK 8AM TO 10PM. PLEASE QUOTE REF. TP151

Post to: Legal & General (Unit Trust Managers) Limited, FREEPOST KT4 474, Kingston-upon-Thames, Surrey KT2 6BR.
Please send me full written details of the new Legal & General Index-Tracking PEP.
NAME
ADDRESS
POSTCODE TELEPHONE NO.
If you already have any PEP investment, please tick here ☐
We never make your name and address available to unconnected organisations. We will occasionally tell you about other products or services offered by ourselves and associate Legal & General Companies. Please tick this box if you would prefer not to receive this information ☐

Legal & General
trust us to deliver

where our team will be available to take your calls. | Fretherham, Norwich NR12 7RW. | 1998 aged 92. | (01608) 688274 | (01743) 344646

McConnell explains why returns are not quite what some investors had expected

trip to investors' pockets

Five years is a long time in investment, as savers who opened variable-rate tax-exempt special savings schemes (Tessas) in January 1991 are only too painfully aware. Rates on first generation Tessas started their inexorable downward slide almost as soon as everyone had piled in, tempted by tax-free rates of up to 15 per cent.

Now, as the accounts mature, savers are contemplating returns more than £3,500 less than they would have received if rates had remained the same as when they started. Rates have halved from about 14 per cent to about 7 per cent tax-free in five years. Of course, tumbling base rates played their part. But some of the banks and building societies who were keenest to raise rates at the beginning to pull savers in, have now cut them further than their rivals.

Save & Prosper customers who chose to continue with a variable rate over the term have experienced the steepest fall. As our table shows, they would have earned £15,113 if the rate had continued at its opening level of 15.25 per cent. But after a succession of cuts, they will actually end up with £11,461, a fall of £3,652. If they had switched between variable and fixed rates each year and made the best choice every time, they would have done slightly better with £11,594. If Barclays had continued paying its initial rate of 15 per cent, customers who had invested the maximum allowed every year could be receiving cheques for £14,990. Instead they will get just £11,485, a difference of £3,505. Cheltenham & Gloucester, the former building society, was offering an even higher 15.33 per cent to savers in its Maxi Tessa linked to its London Share account. This would have produced £15,153 after five years. Now savers who fought for the chance to open Maxi Tessas will get £11,872 when it matures, a difference of £3,281.

By contrast, others which were offering less spectacular rates at the beginning are now ending up paying more than their competitors. The Halifax, whose restrained 13.5 per cent would have paid out £14,606 if that rate had remained constant, will be paying out just over £12,000, more than £500 more than Barclays or Save & Prosper.

Save & Prosper and Barclays deny that they have shortchanged savers. Ian Lindsey, Save & Prosper's managing director of retail banking, says: "When we launched, we linked the variable rate to the interbank rate [the rate at which banks lend to each other]. But there was a fundamental shift when rates started to fall because mortgage rates stopped tracking the interbank rate. Societies kept mortgage rates high to protect depositors. If you have mortgage customers who are locked in, you can afford to keep saver's rate up. We don't have a mortgage book. We got caught". Barclays says its variable-rate Tessa was a "backroom Tessa" and that customers had been given the option to lock into fixed rates when variable rates fell.

Building societies argue that their rates reflect the sharp fall in base rates and their need to keep mortgage rates competitive for borrowers. They add they never pretended to savers that the initial rates were guaranteed, although they did give savers illustrations of what their investment could turn into, assuming the initial rates. Others gave savers similar information. Nationwide set out potential rates for five years based on the initial rates for investors putting the maximum into its Flexible Tessa but stresses it never said these were guaranteed.

Many savers are already showing themselves reluctant to choose a variable rate Tessa again. They have realised that opting for a variable rate exposes them fully to the vagaries of the market. As our figures show, there is no guarantee that providers offering the best rates will continue to do so for the next five years. On top of this, no-one can accurately predict whether interest rates will rise or fall over the space of five years. A change of government at the next general election could mean higher interest rates which would benefit savers on variable rates. Alternatively, rates could continue to fall.

Providers report a growing interest in fixed-rate accounts, or accounts offering other guarantees. Recent research by Save & Prosper shows that 60 per cent of savers wanted fixed rates. But savers with fixed rates face the same interest rate dilemma, in reverse, as those on variable rates. A sharp rise in interest rates could leave them locked into a low return. Attempts to transfer into another Tessa could be expensive, particularly if their Tessa provider imposes penalties.

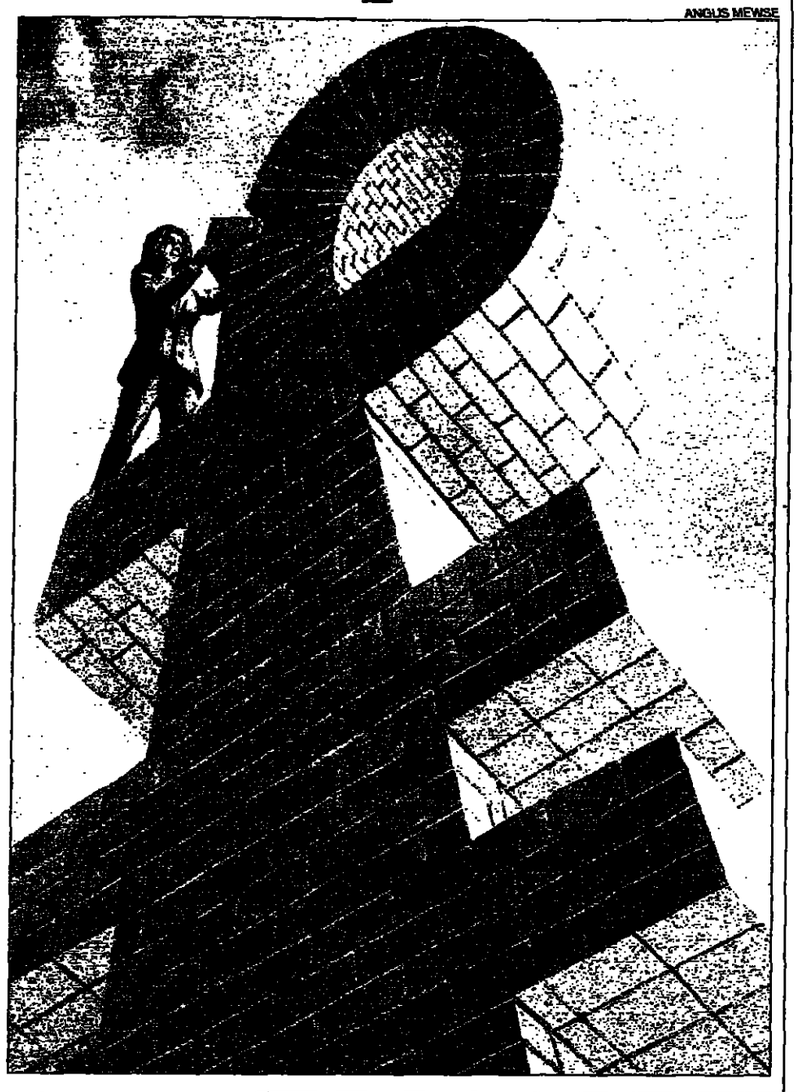
Part of the appeal of fixed Tessa rates is that so far, few savers have suffered from choosing one. In 1991, fixed rates were rare and those that did exist attracted relatively few takers because variable rates looked more tempting.

Bristol & West was the only big player to offer a five-year fixed rate on its Capitalmaker Tessa, at what now looks like an absurdly generous rate of 13 per cent. Customers on that rate, who could afford the initial £7,500 investment will get £14,038 this month. But more people opted for the apparently more attractive 13.5 per cent on the society's Bonus Tessa, which is now paying just £12,019. Save & Prosper offered a 1-year fixed rate of 13 per cent, with the option to take a fixed or variable rate at the end of each year. Those who chose the fixed-rate option every year would now be earning 6.75 per cent and can expect a maturity value of £11,434. In practice, many people switched from fixed to variable. But others were seduced by the higher variable rate of 15.25 per cent in 1991. If they stuck with the variable rate, they will get £11,461 this month.

Mark Christopher of Save & Prosper says: "We couldn't have got a five-year fixed rate of 15 per cent in 1991 because the money markets rightly thought base rates were going to fall. The top five-year rate was about 9 per cent but we couldn't have sold that then. Most people went for the headline variable rates".

Now, as Mr Christopher says, the rate picture is a "mirror image" of that of 1991. Fixed rates are slightly higher than variable rates. This adds to the attraction of their offer of guaranteed rates.

But the choice of a fixed or variable rate comes down in the end to the preferences of individual savers and their view on the direction of interest rates in the next five years.

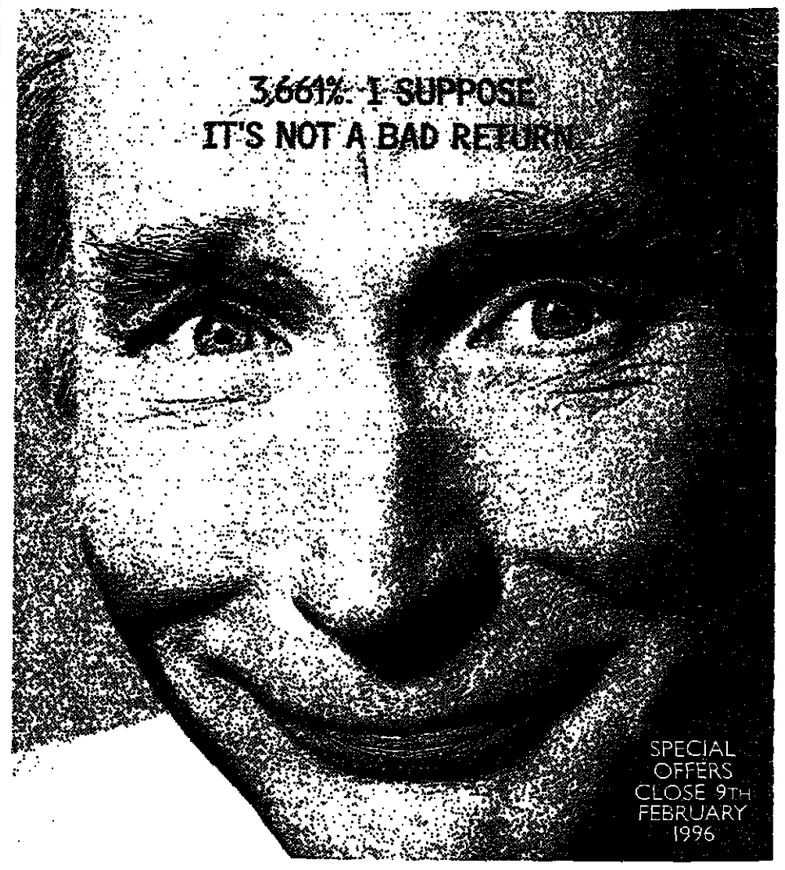




HOW £9,000 IN TESSAS REALLY FARED

Name	Maturity value 1996	If continued at initial variable rate	Difference
Halifax Building Society	12,040	14,606	2,566
Bristol & West (bonus)	12,019	14,269	2,250
Woolwich	12,011	14,664	2,653
National & Provincial	11,946	14,713	2,767
Nationwide (flexible)	11,930	14,599	2,699
Alliance & Leicester	11,874	14,776	2,902
Cheltenham & Gloucester (MaxiTessa)	11,872	15,153*	3,281
Abbey National	11,829	14,511	2,682
National Westminster Bank	11,660	14,902	3,242
Lloyds Bank	11,533	14,319	2,786
Barclays Bank	11,485	14,990	3,505
Save & Prosper (variable)	11,461	15,113†	3,652

*Notes: Assumes that maximum allowed has been invested every year and all bonuses and other payments added. *Linked to London Share account. †Assumes saver remains on variable rate throughout*



In fact, it's rather a good return.

Since its launch in 1964, an investment in the Save & Prosper High Yield fund would have grown by 3,661%*. And in the last ten years it has achieved an average annualised compound growth rate of 9.6%*, regularly outperforming building societies and banks.

When linked to a PEP, it also gives you the potential for both tax-free capital growth and a tax-free rising income. Each tax year you can invest up to £6,000 in a PEP, but you must act before 9th February 1996 to qualify for our special offers.

Call us now for our fact pack and some friendly advice on how to make your money work harder.

And you'll get a great deal back in return.

TAX FREE PEP. CALL 0800 829 100 8AM - 9PM SEVEN DAYS A WEEK

SAVE & PROSPER

*Offer to bid, net income reinvested 31.1.64 to 1.11.95. Over five years to 1.11.95 an investment in the fund would have grown by 55.5% source: Micropal. The value of investments and any income from them can fall as well as rise and you may not get back the full amount you invested. Past performance is not a guide to the future. Tax concessions can change and their value will depend on your circumstances. Save & Prosper Group Limited is regulated by the Personal Investment Authority and IMRO. We only advise on the products and services offered by the Fleming and Save & Prosper Marketing Group.

Get richer. Be a switcher.

7·75% P.A. TAX-FREE (VARIABLE)†

Switch to C&G's TESSA Plus and earn tax-free interest at an outstanding rate.

This top rate of 7.75% p.a. (variable) includes 0.5% extra tax-free interest, guaranteed for the full five years, over the rate paid on the top tier of our ordinary TESSA.

FOR INVESTORS SWITCHING TO C&G

There are two ways to switch to the benefits of C&G TESSA Plus.

You can switch your current TESSA into a C&G TESSA now, earn 7.25% tax-free and transfer the capital to a C&G TESSA Plus at maturity.

Or if your existing TESSA is due to mature shortly and the capital balance is the full £9,000 you can transfer the whole amount into C&G TESSA Plus when it matures.

For an application form visit your nearest C&G branch, return the coupon or phone today.

Then send the completed application form and transfer instructions to your current TESSA provider to arrange a transfer. We recommend that you send these promptly to make the most of an outstanding tax-free return.

FOR C&G TESSA HOLDERS

If you are an existing C&G TESSA investor, switching is even easier. We will write to you shortly before your C&G TESSA matures with full details.

CALL US NOW. RING FREE ON 0800 717 505 OR FAX 01452 373 681

Return this coupon, using first-class post, to: C&G By Post, PO Box 116, Fareham, Hants PO15 5UE

Please send me more information about C&G TESSA and C&G TESSA Plus ☐

Mr/Mrs/Miss _____

Address _____

_____

Postcode _____ T 30/12

Tel. _____

Signed _____

C&G Cheltenham & Gloucester

We're run to make you richer

Cheltenham & Gloucester plc Barnett Way Gloucester GL4 3RL

†The C&G TESSA Plus rate (7.75%) is guaranteed to be 0.5% higher than the C&G TESSA rate (currently 7.25%). Rates are variable. Income tax is not paid on TESSA interest provided all of the TESSA conditions are followed. Full details of TESSA conditions are available on request.

KICK THE HABIT

Call us and find out how much tax-free income you can earn from the Virgin Income PEP. Then compare it to your bank or building society deposit account. The Virgin Income PEP. The cheapest high income PEP on the market.

Virgin direct

Open seven days a week from 8am to 10pm. For your free Virgin Income PEP pack, call us (at local rates), fax us on 01603 215700 or write to us at Virgin Direct, PO Box 161, FREEPOST, Norwich NR4 6BR. £6,000 lump sum investment.

Virgin Direct Personal Financial Service Ltd is regulated by the Personal Investment Authority and IMRO. The price of units and any income from them can go down as well as up. You may not get back all the money you invest. The basis of tax may change in the future. Virgin Direct does not offer investment advice nor make any recommendations about investments. We only market our own products. For your security, all telephone calls to Virgin Direct will be recorded.

TESSA action pack

If you have a maturing TESSA, or you wish to take out a new TESSA, this is essential reading:

best tessa rates

what are the alternatives ?

how to make your decision

step by step guide

*For a **FREE** copy of the TESSA action pack, simply complete and return the coupon below.*

Hargreaves Lansdown

Issued by

Hargreaves Lansdown Asset Management Ltd
Kendal House, 4 Brighton Mews, Clifton, Bristol, BS8 2NX

Please send me the TESSA action pack

It would help us produce the right action pack, if you could inform us of your age band

(Please tick relevant box)

☐ under 50 ☐ 50s ☐ 60s ☐ 70+

Name (Mr/Mrs/Miss): .....

Address: .....

.....

..... Postcode .....

Tel: 0117 - 988 - 9880
(Weekdays 9 - 5pm)

7780.12.95

Morag Preston asks the experts the best way to spend £3,000 from

Peps, Tessas or blowing the lot on ...



Brian Connell. Grant Thornton:

"The choice of a home for the accumulated interest depends upon the investors' circumstances, tax rates and investment philosophy.

In times of declining interest rates, I would say that a fixed interest rate may prove attractive. National Savings offers a number of suitable schemes.

Following a change to the rules in the Budget, those over 60 now qualify for National Savings Pensioners Guaranteed Income Bonds which offer 7.5 per cent a year for five years. Although the interest is paid gross before the deduction of tax, it is taxable.

The National Savings Capital Bond offers 7.75 per cent a year gross over five years, again taxable.

For higher-rate taxpayers, the 42nd issue of fixed rate savings certificates might be more suitable, offering 5.85 per cent a year tax free and guaranteed if held for five years. As an alternative, the 8th Index-Linked issue offers indexation and a guaranteed extra 3 per cent a year tax freewhen held for five years. But people should remember there are penalties for cashing in early. A gift of £1,000 to a child under the age of 16 into a children's Bonus Bond will attract 7.85 per cent a year when held for five years. Further, there would be no income tax liability on the child or the donor.

"For the more adventurous, a Personal Equity Plan has considerable tax advantages. Timing of the investment will be important and people could make regular monthly contributions.Given the present level of the UK stock market, perhaps convertible stocks rather than ordinary shares would give more protection, with conversion options exercisable in the future. Investors with existing well diversified portfolios could look at single company Peps to complement their current equity holdings. At the far end of the risk spectrum are the emerging market funds, venture capital trusts and single currency funds."

Ivan Massow. Ivan Massow Associates:

"Now is a difficult time to invest. The UK stock market is very high, along with some European and North America stocks, some of which have reached all-time highs.

I do not think that these markets are going to crash, but they may become a bit boring. Equally boring is reinvesting in a building society, tax-free or not, because the interest rates are so low. Not only that, they are expected to fall further.

"Someone who has invested in a Tessa for five years may be, by definition, cautious. If they want to be a bit more adventurous, they could try one of the stock markets that has not gone up, like Japan. This seems to me to carry quote enough risk, especially if the long overdue Tokyo earthquake comes.

"For that safer touch, my favourite option is to put the whole lot into Premium Bonds. The large monthly jackpot is paid free of tax. While it is less than the Lottery jackpots, at least your money is reused time and time again, allowing far greater exposure to winnings. If you get bored, you can then have your cash back and, with inflation so low, it shouldn't be worth much less than it is now. The average return on Premium Bonds is about 5.25 per cent

Mark Bolland. Chamberlain De Broe:

"For a low-risk approach, I particularly like the 8th index-linked issue of National Savings certificates offering 3 per cent over inflation. If we are indeed going to remain in a low- inflation environment for the next five years, then the overall return may not be that impressive. However, a guaranteed real return of 3 per cent per annum tax-free can never be bad.

Low inflation would be likely to result in low returns over the five-year life of the index-linked certificates. This would make the 5.85 per cent a year from the 42nd issue of fixed rate certificates seem very good and worth looking into. As the return is tax free, the gross equivalent for a basic taxpayer would have to be nearly 8 per cent. There are also other National Savings opportunities, such as children's bonus bonds.For the medium-risk approach, the investor should consider equity-based investment in investment trusts such as Morgan Grenfell Equity Income or unit trusts such as Stewart Ivory's British fund. Alternatively, you could go for big, very broadly spread investment trusts such as the old favourite Foreign & Colonial, notwithstanding its current premium. There are loads of possibilities.

"These collective funds offer a medium risk approach to equity and fixed- interest investment.

"Alternatively, the money could be used towards the investor's general Pep allowance or to fund a single company Pep investing in a blue chip equity that offers an attractive yield. The company would need to be fairly widely diversified for long-term investment — such as P&O, Hanson or BAT. Some of these shares are suffering at the moment, but they make very good Pep holdings if you are prepared to take a long-term view.

"For a higher-risk approach, investing in areas such as the Far East or the emerging economies would be suitable for the medium to long term. As part of a wider portfolio, these areas should be included, although the investor must be aware that, while the returns can be very impressive, there is considerable risk and volatility involved. Investment trusts such as Govett Oriental offer very broad exposure to the Far East, including Japan, and it has an excellent long term record. For those wanting direct exposure to Japan, Schroder Japan Growth or HTR Japanese Smaller Companies should be considered. As far as wider emerging economies funds are concerned, and depending on how you want your fund split between Latin America, Europe and Asia, the Kleinwort and Fleming Emerging Markets funds would be suitable.

"The 'entirely financially irresponsible but a lot of fun' approach would be to party, holiday or buy a new home cinema system."

> **The entirely irresponsible but a lot of fun approach would be to party, holiday or buy a home cinema**

Richard Jeffery. Berry Birch & Noble:

"Before considering what to to with the accumlated interest, I would say that anyone whose Tessa has matured should certainly consider transferring the capital into a new Tessa, provided that they are happy to lock their money away for another five years.

"HSBC Ltd has an excellent Tessa offer available at present, combining a guaranteed return of 125 per cent of capital together with the prospect of growth in the stock market up to a further 30 per cent, increasing the total return on offer to 55 per cent.

"For the accumulated interest, Peps are an option. But Tessa enthusiasts should be aware that there is a greater degree of risk involved, as investments will be linked to corporate bonds or unit trusts or investment trusts or shares.

"A Pep which has performed particularly well is the Schroder UK Enterprise Fund. It has consistently produced above average returns and, for example, over the last 18 months has achieved growth of 29.5 per cent."

Graham Hooper. Chase De Vere:

"Having waited five years for the interest on your Tessa to become tax free, I would advise keeping it tax free. One of the most sensible things would be to use it to top up your pension. If you are working as self-employed or in non-pensionable employment, you can always use it to establish or top up your personal pension plan and receive tax relief at your highest rate of tax (if you are eligible). The new investment trust pensions from F&C and Flemings offer good value for money.

"If, however, you wanted to invest in the stock market without risk, one of very few ways that you can do it with a Pep is by investing in the Legal & General Guaranteed Stock Market Investment Plan Pep. You can sleep at night knowing that 93 per cent of your investment will match the index and you will get, at the very least, your original capital back in five years' time.

"Alternatively, you could plump for one of the new lower-risk corporate bond Peps, but, again, the capital is rarely absolutely guaranteed. Commercial Union's Monthly Income Plus Pep has an excellent yield and a good

Guess whose TESSA came out tops?

According to Blay's MoneyMaster* Bradford & Bingley's High Return TESSA Issue 1 will be the top performing variable rate TESSA from the major building societies and banks when TESSAs start maturing.

PHONE 0800 662 772

Bradford & Bingley's new Preference follow-up TESSA offers excellent rates of interest and a special interest bonus, and is available to anyone who has a maturing TESSA with more than £3,000 capital invested. What's more a special new account for TESSA interest is also available.

For full details call into your nearest branch (details in Yellow Pages), phone us on the freephone number above or return the coupon.

For full details of Bradford & Bingley's follow-up TESSA, please complete and return this coupon to Bradford & Bingley Building Society, TESSA, FREEPOST, MR8192, Manchester M1 9AZ.

Name: (Mr / Miss / Mrs) ..... Address: .....

Postcode: ..... Daytime Tel No: .....

T190/12

BRADFORD & BINGLEY BUILDING SOCIETY
Simply the right choice

TESSA RETURNS ARE TAX-FREE (FREE OF INCOME TAX) SUBJECT TO ALL TERMS AND CONDITIONS BEING MET. MINIMUM INITIAL INVESTMENT FOR PREFERENCE TESSA IS £1,001. MAXIMUM INVESTMENT PERMITTED OVER 5 YEARS IS £5,000 - SUBJECT TO ANNUAL LIMITS. A FOLLOW-UP TESSA CANNOT BE OPENED UNTIL A CURRENT TESSA HAS MATURED. ONLY ONE TESSA CAN BE HELD PER PERSON. TO OPEN A PREFERENCE TESSA YOU WILL NEED A MATURITY CERTIFICATE. MINIMUM AGE FOR A TESSA IS 18. TO BENEFIT FROM THE TAX-FREE STATUS A TESSA MUST BE HELD FOR 5 YEARS. A WITHDRAWAL IN EXCESS OF NET INTEREST CREDITED TO A TESSA WILL MEAN LOSS OF TAX-FREE STATUS AND NO BONUS WILL BE PAID. TRANSFER OF A PREFERENCE TESSA WILL REQUIRE ONE MONTH'S NOTICE - TRANSFER WILL MEAN THE BONUS WILL NOT BE PAID. INTEREST IS PAID ANNUALLY ON ANNIVERSARY - THE BONUS WILL BE ADDED ON MATURITY. INTEREST RATES ARE VARIABLE. FULL DETAILS OF TERMS AND CONDITIONS ARE AVAILABLE ON REQUEST. *BLAY'S MONEYMASTER CALCULATED PROJECTED RATES AND RETURNS FOR THE HIGHEST VARIABLE RATE TESSAs FROM THE TOP 15 BUILDING SOCIETIES AND MAJOR BANKS WHEN TESSAs WERE LAUNCHED IN JANUARY 1991. THE CALCULATIONS ASSUMED THAT THE TESSA WAS OPENED ON 1 JANUARY 1991 (OR THE DATE THE TESSA FIRST BECAME AVAILABLE) AND THAT THE MAXIMUM PERMITTED INVESTMENT WAS MADE EACH YEAR AT THE EARLIEST AVAILABLE DATE (TOTAL INVESTED £5,000) AND THAT NO INTEREST WAS WITHDRAWN THROUGHOUT THE TERM. THE CALCULATIONS INCLUDED BONUSES AND ASSUMED THAT RATES (CORRECT AT 20 NOVEMBER 1995) REMAIN THE SAME UNTIL MATURITY. HIGH RETURN TESSA ISSUE 1 REQUIRED AN INITIAL INVESTMENT OF £5,000. PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO THE FUTURE. BRADFORD & BINGLEY BUILDING SOCIETY P.O. BOX 88, CROSSFLATTS, BINGLEY, WEST YORKSHIRE BD16 2UA.



Go on, treat yourself. You don't have to save all your Tessa proceeds for a rainy day.

GUARANTEED MINIMUM
50% or 6.7% p.a
GROWTH INCOME
OVER 6 YEARS - FREE OF BASIC RATE TAX
- AT LEAST 100% CAPITAL RETURN

Strictly Limited Issue Guaranteed Growth/Income Bond
from major UK Financial Institution launches 1 January 1996
must close 16 February or earlier if fully subscribed.

GROWTH - *guaranteed minimum* return of at least 150% of your original investment after 6 years.

INCOME - annual income 6.7% p.a. with *guaranteed minimum* 100% capital return (monthly income option)

Please note that the guaranteed minimum returns only apply if the investment is held for the full 6 year term.

FOR FULL DETAILS
01273 821177
24 HOURS

RJ TEMPLE PLC
Independent Financial Consultants
FREEPOST (BR 1887) BRIGHTON BN1 1ZZ

Please send me full details of the new Guaranteed Growth/Income Bond without cost or obligation.

Name: .....

Address: .....

..... Postcode: ..... Tel: .....

This advertisement is issued and approved by RJ Temple PLC, Lyndean House, 43-46 Queens Road, Brighton BN1 3XB.

☐ Tick this box if you do not wish to receive further offers from this or other carefully selected organisations in the future.

Regulated by the Personal Investment Authority in the conduct of investment business.

HL 12

the interest on a maturing Tessa and gets some surprising answers

a party you will remember



track record. If you do not need the income, then corporate bond Peps are unlikely to beat pure equity-related Peps. You might want to look at a gilt such as the Treasury 6.75 per cent 2004 yielding 5.86 per cent to redemption for a basic rate taxpayer or the 8th issue index-linked National Savings certificates which offer an average return of 3 per cent per annum above the retail price index over five years. Another safe investment would be Premium Bonds.

"On average, Premium Bonds return 5.25 per cent a year tax free. If investing £3,000 you would, on average, win two or three prizes a year. Let's say you win two prizes at £50. That means £100 tax free on an investment of £3,000, equating to 3.3 per cent tax free — not bad if you are comparing it with banks and building societies. To win the £1 million jackpot with an investment of £3,000 your odds are 1,886,667 to 1. But at least you can get your money back — unlike the National Lottery.

"Surprisingly, spending £3,000 on one weekend on the lottery only reduces your chances of winning the jackpot to 1 in 13,980,816 — and you have got to spend all that time filling in 3,000 lottery tickets. The odds of winning a lower prize are not exciting, either. To guarantee yourself three numbers and a £10 win you will have to spend £922. So the down side is absolutely massive. If you spend £3,000 you are only going to win £30. Of course, you can always give away £3,000 as part of your annual gift exemption free of inheritance tax. However, as it is the season of merriment you may choose a crate of fine wines. You can buy 12 bottles of Chateau Latour 1970 with £3,000. Not necessarily a brilliant investment, but it would guarantee a happy start to the new year."

Philippa Gee, Regent:

"For the more cautious investor, I suggest making use of National Savings products to allow for retention of the element of low risk and the tax efficiency, most importantly the 8th index-linked issue. With a sum of £3,000 the money could be split 50/50 between both the 8th issue and the 42nd fixed rate issues.

"The more realistic approach would be to use a Pep vehicle with a tracker fund, such as Gartmore UK Index. Bearing in mind present stock market levels, the investment should be staggered, dripping the amount in on a monthly basis, with a minimum £50 monthly contribution.

"Pension provision is another alternative. Next tax year, the basic rate relief will fall to 24 per cent, unless contributions are carried back. Therefore invest in a single premium pension now to benefit from 25 per cent relief.

"For more daring investors, we will see the launch of new venture capital trusts in the new year, which provide a tax efficient but highly volatile form of interesting investments.

"Another idea is to invest in shares with perks. Airtours offer a 10 per cent reduction tothose with a minimum holding of one share. Trafalgar House (Cunard/QE2) offers 10-15 per cent reduction to those with a minimum holding of 1,000 shares. Keep a better track of your finances with Microsoft Money software, or log on to the Internet and learn more about the types of investments available. Otherwise, consider making a booking to stay the night in a stately home or swish hotel to welcome in the year 2000. The holding could be sold at a later date as demand continues to rise.

John Eaton, Lupton Fawcett:

"The first suggestion is to spend it. Could it cover the deposit on a new car? Or why not use the surplus to pay off a liability, such as an expensive credit card loan?

"Otherwise, over three to five years, I would suggest share based investments, preferably via an investment trust Pep.

"These offer many advantages: a spread of risk, professional management, and attractive performance prospects coupled with freedom from income tax and capital gains tax. A sum of £3,000 could be invested in a single company Pep — but a general Pep offers more flexibility and lower risk. Managers' expenses are important — so I would recommend a flexible Pep with low charges, such as the Alliance Pep.

"A more cautious investor might prefer an index-tracking Pep, such as those offered by Gartmore, Virgin Direct and Legal & General — which also offers a guaranteed Pep. However, although these, and the much-trumpeted corporate bond Peps, offer a seductively high income, 7 to 8 per cent tax free, there is little real prospect for growth of either income or capital. In addition, a fixed rate of 7 per cent could appear extremely disappointing in two or three years if interest rates were back in double figures, which they could well be, in addition to the risk of capital loss on corporate bond Peps. Pessimists or cynics who believe that inflation is dormant rather than dead, might therefore consider index-linked National Savings certificates or an index-linked gilt. Over the next five years, these could provide a total return in excess of a bank or building society investment, or even a guaranteed or corporate bond Pep.

"Finally, for investors wanting the best of both worlds, the new tradeable guaranteed FT-SE units, launched recently by Standard Life and BZW, could be interesting, offering all of any increase in the FT-SE over the next two years, coupled with the security of a money-back guarantee in the event of the FT-SE 100 index falling."

The rash option would be to purchase £3,000 of National Lottery tickets

William Bullock, Chantrey Financial Services:

"The rash option would be to purchase £3,000 of National Lottery tickets. This is something we would not recommend.

"But there are a number of tax efficient options, which include a ten-year endowment with a friendly society. A 40-year-old basic-rate taxpayer would need a lump sum of around £2,400. This is a long-term investment and the premiums that the lump sum is funding would be invested in a tax-free environment and the proceeds at the end of ten years will be tax free.

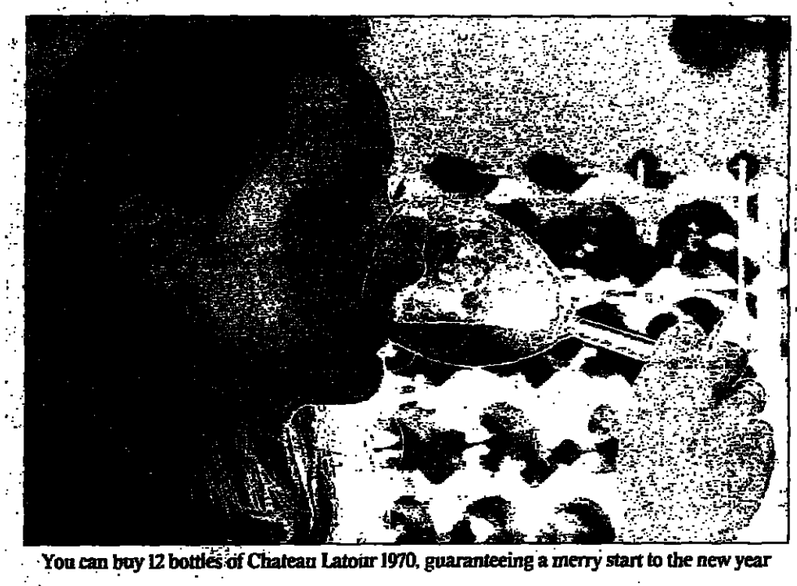
"You could contribute towards a general Pep or a single company Pep up to the £3,000 limit. The cash should be invested for at least five years for equity-linked Peps and are best suited for basic or higher-rate taxpayers already making use of their capital gains tax exemption.

"Looking at National Savings, you could invest in either the 42nd issue of fixed interest certificates paying 5.85 per cent tax free, or the 8th issue index-linked, paying 3 per cent above inflation. Both are free of tax. These rates are likely to be particularly attractive to higher-rate taxpayers.

"Premium Bonds are a bit speculative perhaps, but at least the original investment is safe and you have a monthly chance of winning £1,000,000 tax free.

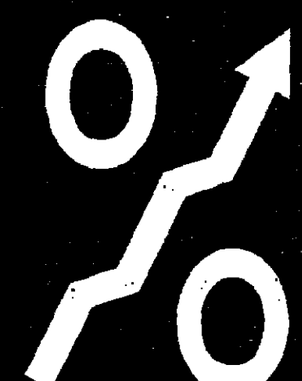
"If you are going to top up your pension, subject to certain Inland Revenue and contribution limits, you should consider the following. If you are a member of an occupational pension scheme, you could pay additional voluntary contributions into your company AVC arrangement or your own free-standing AVC. Tax relief is available on this contribution at your highest marginal rate.

"For those in non-pensionable employment or those who are self-employed, a contribution into personal pension may be sensible. Again, tax relief is available on the contribution at your highest rate."



You can buy 12 bottles of Chateau Latour 1970, guaranteeing a merry start to the new year

TRANSFER NOW TO OUR NEW ESCALATING TESSA.



Open our new TESSA and we'll guarantee you a tax-free, risk-free investment with interest rates rising every year, starting at 6.00% in year 1, 6.25% year 2, 6.50% year 3, 7.00% year 4 and rising to 8.00% by year 5.

Invest anything from £3,000 to £9,000 straight away and we'll guarantee you a fixed amount at the end of the five year term. On £9,000 you'll receive £12,474.

8% GUARANTEED IN YEAR FIVE

If you already have a TESSA, which is maturing any time up to 31/5/96, transfer now and we'll pay 7.00% pa until the maturity date and automatically open your new TESSA.

If you'd like to enjoy an escalating rate up to 8%, call now for your application form.

FLEMINGS SAVE & PROSPER

CALL TO TRANSFER OR INVEST ON 0800 829 024
24 HOURS A DAY, SEVEN DAYS A WEEK

This offer does not affect the rates guaranteed to any previous applicants for our fixed rate TESSAs. Interest rate subject to continued availability of funds and may be withdrawn at any time. Once we have accepted your application, however, the advertised rate applies for the whole term of your account. Under current Inland Revenue regulations, interest received from a TESSA is not subject to tax. No withdrawals of capital are allowed within the five year term of the account. Robert Fleming & Co. Limited, (Registered Office 25 Copthall Avenue, London EC2R 7DR) accepts deposits as principal. Save & Prosper Group Limited act as its agent. If the TESSA is closed or transferred before its maturity date there may be a charge to reflect any funding costs incurred by Flemings as specified in the account rules.

Put the Award Winners to work



LOCAL RATE CALL 0345 212 256 Quoting the reference "Share Plan"

Managing your investments

Every year, thousands of people discover that investment trusts are one of the simplest and most cost effective ways to invest on the stockmarket. Now you can join them by investing with Henderson Touche Remnant – a group with over £3.7 billion of investment trust funds under management. Whether you have £50 or £50,000 to invest, you will find that we offer you an outstanding range of opportunities – and above all, value for money. The entry fee is just 1%, minimum £1.25, with a facility for share exchange into any of our trusts. Ask us to send you our Share Plan brochure, which gives you a guided tour of our range and allows you to choose from fifteen of our investment trusts offering a great variety of investment opportunities. For your copy cut the coupon or call us at local rate on 0345 212 256.

HTR HENDERSON TOUCHE REMNANT

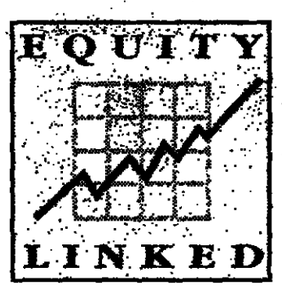
Henderson Touche Remnant Investment Trust Management is a division of Henderson Financial Management Limited, regulated by IMRO and the Personal Investment Authority, which is a subsidiary of Henderson Administration Group plc, of 3 Finsbury Avenue, London EC2M 2PA. The value of investments and the income from them can go down as well as up and the investor may not get back the amount invested.

WINNER: "Best Investment Trust Manager" MICROPAL

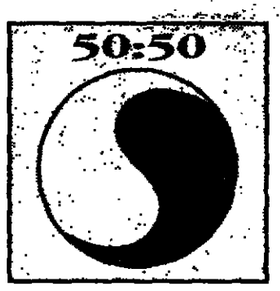
To: Henderson Touche Remnant Investment Trust Management, FREEPOST (KE 5906), London EC2B 2TR.
Please send me your Share Plan brochure. I understand that no salesman will call and that I am under no obligation to invest.
Please tick the box if you do not wish to receive information about other HTR products and services. ☐
Title Initial(s) Surname
Address
Postcode
SPN 95 TI 30/12 H 4909

REINVESTING YOUR TESSA?

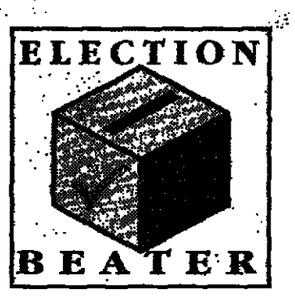
We've got one that's bound to suit you.



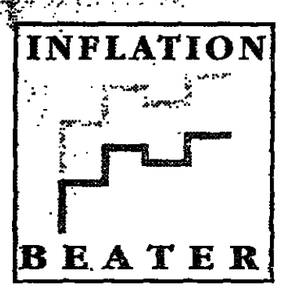
EQUITY LINKED TESSA
Benefit from the unlimited growth potential of the stock market.



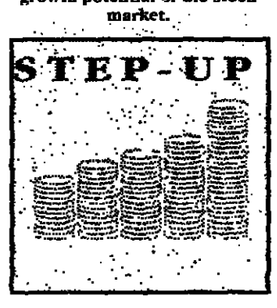
50/50 TESSA
A combination of guaranteed rates and stock market growth.



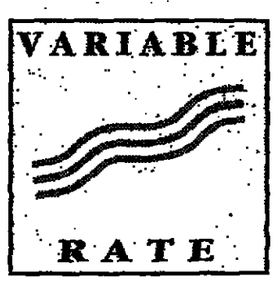
ELECTION BEATER TESSA
Lock in your return now, cash in on possible post election rate increases later.



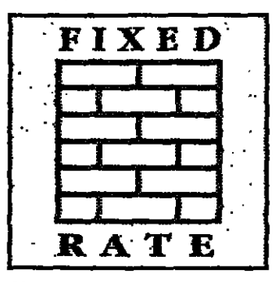
INFLATION BEATER TESSA
Rates that will always be well ahead of inflation.



STEP-UP TESSA
Fixed rates that are guaranteed to get higher year after year.



VARIABLE RATE TESSA
As interest rates rise, so does your return.



FIXED RATE TESSA
An attractive guaranteed return for the full five years.

Up to 9% tax free*

You opened a TESSA five years ago. You're feeling justifiably pleased with yourself. Now stop and think about the sort of TESSA you want for the next five years, and don't just accept the first one you're offered. At Birmingham Midshires, one of the UK's top ten building societies, we offer you a choice of no fewer than seven TESSAs. There's one for every type of investor, from the cautious to the bullish. So whatever you're looking for from a TESSA, one of ours is bound to suit you.

CALL FREE ON 0500 07 07 07 FOR YOUR INFORMATION PACK OR SEND US THE COUPON

To: Birmingham Midshires Building Society, FREEPOST, PO Box 200, Stratford-upon-Avon, Warwickshire CV37 9ZZ. (No stamp needed.)
Please send me more details about your TESSA Accounts.
Are you an existing TESSA holder? Yes ☐ No ☐
If yes, who is your TESSA currently with?
When does it mature? / /96
Name
Address
Postcode
Daytime tel no. Evening tel no.
TI 30/12



Birmingham Midshires Building Society

"We'll exceed your expectations"

*Step-Up TESSA. Minimum investment £3,000. Maximum investment £9,000. Five year term. Year 1 6.25%, Year 2 6.50%, Year 3 6.75%, Year 4 7.00%, Year 5 9.00%. All rates quoted are tax free. Interest paid annually. In the event of early withdrawal the equivalent of 180 days interest will be lost, as will the tax free status of the investment. Full details of the terms and conditions relating to the Step-Up TESSA are available on application. The level of deposit required, the payment of interest, the term of the deposit and the terms for withdrawal and notice period required varies in respect of each TESSA, full details are available on request. Birmingham Midshires Building Society, PO Box 81, Pendeford Business Park, Wobaston Road, Wolverhampton WV9 5HZ. Assets exceed £7 billion. Established since 1849. Member of the Building Societies Association and the Investors Protection Scheme. Interest is calculated from the 4th working day following receipt of your cheque. All cheques are processed within 24 hours of receipt.

NEW UK INDEX TRUST PEP

THE UK INDEX.

Without the expense.

Introducing a new way to track the UK stock market, tax-free. The charges could hardly be lower: no initial fee, just 0.5%* annual PEP charge, plus 0.5% annual management charge.

Call free for an information pack, 24 hours a day.

0800 317 573

Lines are open throughout the holiday.

PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO THE FUTURE AND INVESTMENTS AND THE INCOME FROM THEM CAN FALL AS WELL AS RISE SO THAT YOU MAY NOT BE ABLE TO RECOVER THE AMOUNT YOU INVESTED. *VAT IS LEVIED ON THE ANNUAL PEP CHARGE. ELIGIBILITY TO INVEST IN A PEP AND THE VALUE OF TAX SAVINGS WILL DEPEND ON INDIVIDUAL CIRCUMSTANCES AND FUTURE STATUTORY CHANGE

Kleinwort Benson
INVESTMENT MANAGEMENT

Kleinwort Benson Investment Management Limited
PO Box 191 10 Fenchurch Street London EC3M 3LB

Regulated by IMRO and a member firm of the London Stock Exchange
Marketing Group Associate - Kleinwort Benson Unit Trusts Limited

Member of the Dresdner Bank Group

Conal Gregory predicts price rises for the new year

Antiques worth acquiring



Victorian scenes of "low village life" by Thomas Webster are much sought after

Auctioneers, collectors and dealers alike agree that 1995 has generally been a buoyant year for antiques. Christie's summarises it as "a vibrant year".

Yet, as in any investment field, there are key sectors that look undervalued. Quality, condition (referring to little or no restoration unless really necessary), and good provenance ensure the top prices.

Architectural drawings and prints of the 17th and 18th centuries are tipped by Lucy Campbell, a London specialist dealer in this field. She emphasises that they need to be large — at least three feet by two feet. Ms Campbell singles out the splendid etched views, numbering 135, called the *Vedute di Roma*, prepared by Giovanni Vattista Piranesi, who trained as an architect in Venice.

Look, too, for topographical panoramas of England and St Petersburg, but avoid flower and vegetable subjects which have lost their popularity.

In pottery, Staffordshire animals from 1840 to 1870 have jumped 25 per cent this year. For example, the price of a pair of spaniels has risen from £300 to £400. Collectors are looking for giraffes, leopards and rabbits and are prepared to pay £400 for the 19th-century subject of a lion with a lamb, up from £3,000 in the year. English Delftware of the 18th century is "amazingly undervalued", according to John Howard, an Aberystwyth dealer. He says to look for the Lambeth (London), Bristol and Liverpool factories. The hand-painted "chinoiserie" (which imitates Chinese exports of the time) is tipped: a ten-inch plate is still only £80. Teacups and saucers are rarer and command £500-£600. In porcelain, "demand exceeds supply" in early Chelsea and Worcester, according to Billy Buck of Steppes Hill Farm Antiques at Sittingbourne, Kent. Yet Bow — and to a lesser extent Lowestoft — are undervalued. In continental porcelain, Sevres is a good market.

Period glass is generally a firm market. Jennette Hayhurst, a London specialist from Kensington Church Street, considers two areas undervalued: glassware with Jacobite symbols, often a star, butterfly or bee, which used to be £700-£800 but are only about £500, and Dutch-engraved Newcastle baluster-stemmed glasses, which were £1,500 five years ago but are only £1,000 today.

Traditional antique English furniture is a good buy. Occasional period chairs often cost little more than reproduction ones. Mahogany chests of drawers — about £1,200-£1,400 — and pedestal dining tables (for a mid 18th-century one down from £1,500 five years ago to about £1,200 now) are tipped by Nicholas Fowle, a Norwich dealer.

Mid-Georgian sets of chairs and library furniture are selling well but high Regency furniture is rather weak, according to David Hansord of Lincoln. His tip for 1996 is the period long-case clock. Good Georgian examples, particularly from Northern England, are only £5,000-£6,000 and are being recognised as "pieces of furniture in their own right — as important as the clock movement", says Hansord.

Early oak and country furniture has risen by about 10 per cent this year, according to Michael Goldstone of Bakewell in Derbyshire. He tips refectory tables, the bigger, the better. Look for 17th-century oak cradles and even older, and babies' chairs.

Antique oak beds in original condition are really sought after, says William Stokes, a Cirencester dealer. One sold earlier this year for £24,000. He also tips early joint stools.

Domestic metalware is really undervalued, according to Elizabeth Viney, a Stockbridge dealer in Hampshire. A copper Victorian warming pan is only about £95, while a good 18th-century example would cost £150-£250. She particularly tips pairs of brass candlesticks, which can decorate either a dining table or mantelpiece. A late Georgian "bell brass" pair is only £250-£350.

Marine subjects, particularly if they have ensigns and other decoration, are a firm market, says Ray O'Shea, a past president of the British Antique Dealers' Association with a gallery at Mount Street, London.

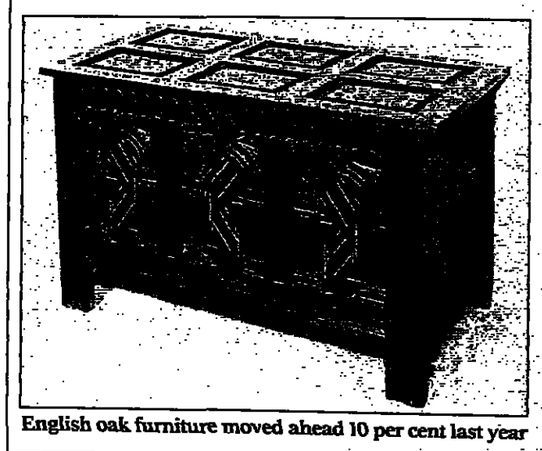
He also tips prints and paintings of rare animal breeds which were never made in substantial quantities. He plans an exhibition for September which will include the Lincolnshire ox (based on a 1791 Stubbs) for about £2,660, the Holderness cow of 1798 after Garrard for £3,500, and Woburn sheep shearing from 1811 by Garrard for about £4,500.

Scientific instruments are strongly tipped by Saf Waterman at London's Trevor Philip and Sons of Jermyn Street. Marine chronometers of the late 18th and early 19th centuries have doubled in price this year. He tips microscopes, particularly made by Powell-Leyland and Andrew Ross, while sextants can still be secured for £500-£1,000 but can make £10,000 at the top end of the range.

In Victorian paintings, go for scenes of "low village life", particularly showing festivals, says Gary Sutcliffe, a Harrogate dealer. Artists recommended include George Smith, Thomas Webster and the Cranbrook colony of Kent.

Look for watercolours by George Weatherill, the Whitby artist, and landscapes by William Mellor, says Ian Walker, another Harrogate art dealer. He says work by the Staithes artists, such as Frederick Jackson and Harold Knight, have jumped 40 per cent.

Good marine work is sought after, such as Atkinson Grimshaw, the Leeds artist, who often sets subjects by moonlight. Prices have risen 15-20 per cent in 1995 and remain firm.



English oak furniture moved ahead 10 per cent last year

United Utilities

Pretty soon, you won't need an advertisement

to tell you who United Utilities are.

It is our aim to represent, on an international stage, the best in British industry.

Who are we?

You probably remember that last November North West Water PLC acquired Norweb PLC.

Shortly those names will cease to exist on the Stock Exchange.

And from the 1st January 1996 an exciting new name will appear.

United Utilities.

It is the UK's first multi-utility company. Comprising of water, electricity, gas and telecommunications.

If a company of this stature was launched in America there would be a tickertape parade.

Today, the world.

Internationally the opportunities are very exciting indeed. United Utilities already has the strength and expertise to compete globally.

In the USA we have forged a strategic alliance with Bechtel, one of the world's largest construction companies.

This partnership, which allows us to bid for and win worldwide contracts, is called International Water.

World Bank figures confirm that internationally there are business opportunities for utility companies worth more than $600 Billion.

Take water for example.

Only 2% of the world's waste water benefits from any kind of treatment.

And only 30% of the world's population has the luxury of drinking water from a tap.

Wouldn't you like a British company to compete for that business?

Strength and depth.

North West Water is the third biggest water company in the world.

Serving 7 million people in the UK and perhaps more surprisingly, we have contracts to serve 21 million more worldwide.

It is rated by OFWAT as the nation's most efficient water company.

With the biggest environmental improvement programme and the third lowest water charges.

Norweb on the other hand is the lowest cost provider of electricity in the UK.

It's electrical retailing arm has embraced the whole country. It is now the third biggest.

And it might surprise you to learn that it is also a telecommunications company and a provider of gas, supplying 5000 industrial sites throughout the UK.

A perfect marriage.

With North West Water and Norweb there was true synergy. Two utilities companies in the same geographical area.

While as individual businesses they were certainly successful, together, as one force they will be unbeatable.

Of course, between them, North West Water and Norweb have a good deal of heritage.

Which is why both will continue to trade under these names.

Everyone benefits.

The company as a whole will bring together common services to provide greater efficiency.

Which, for 7 million people in the UK, will mean a higher standard of service and a progressive reduction in water and electricity costs.

We'll also be continuing with the ground breaking rebate scheme pioneered by North West Water.

The savings made from the greater efficiency of the company are shared with customers and shareholders.

And, for our shareholders, we are committed to providing a healthy return on their investment.

A bright future.

Bringing together North West Water and Norweb to form one bigger and stronger utilities company will benefit our customers.

It will benefit our shareholders.

It will benefit our employees.

And as a British company, competing and winning on the world stage, it will benefit the economy too.

We're ready to take on the world.

UNITED UTILITIES PLC. DAWSON HOUSE, GREAT SANKEY, WARRINGTON, WA5 3LW.

MORE CASH

FOR YOUR ENDOWMENT.
CALL SEC MONEYLINE NOW
0181 207 1666.

SEC will pay you much more money than the surrender value. Don't lose out on that extra cash!
Phone now quoting advertisement ref: T30/12/95
Your policy must be at least 8 years old.
FAX: 0181 207 4950
If in doubt seek expert advice.

SEC

SECURITISED ENDOWMENT CONTRACTS PLC
SEC House, 49 Theobald St., Borehamwood, Herts WD6 4RZ

CASHING IN YOUR ENDOWMENT ?

IT'S EASY TO GET MORE

We regularly pay up to 30% MORE* than the surrender value for with profits endowment and whole life policies.

Life Company Offered £8,396
Policy Portfolio Price £10,750

*For policies which are at least 8 years old and have a surrender value greater than £2,000.

Don't lose out - contact Policy Portfolio Plc today.
Regulated by the Personal Investment Authority

POLICY PORTFOLIO

TEL: 0181 343 4567 Lines Open 24 Hours - 7 Days
Gadd House, Arcadia Avenue, London N3 2JU

THE TIMES MONEY INFORMATION SERVICE

Bank on cheaper AA assistance

■ Royal Bank of Scotland customers can save up to £35 on the cost of AA Roadside membership if they act before January 31. After a deal between the bank and the AA, personal account customers will be eligible for reduced rates of AA membership. Those who take out a personal loan to buy a car will also get a preferential rate of interest. Existing current account and interest paying current accounts will get offer details with their January statements.

■ Callers using the IFA Promotion helpline will receive a voucher entitling them to half an hour's free independent financial advice without obligation during January. Callers will also get the names of three financial advisers in their area. Call 0117 971 1177.

■ Abbey National has cut its rates for savers by an average 0.26 per cent. This follows its recent mortgage rates cut after the latest base rate reduction. A £5,000 balance in the instant saver account will earn 2.44 per cent instead of 3.25 per cent. The same balance in a 90-day notice account will earn 2.78 per cent instead of 3.7 per cent. A balance of £10,000 in the bank's High Yield Bond will earn 4.05 per cent instead of 5.4 per cent. All rates are gross.

■ Savers who opened Investor's Deposit Accounts with Kleinwort Benson's private banking arm on January 10 this year are guaranteed to receive at least 13 per cent interest at the end of the year-long deposit period in 10 days' time, the bank said. The Investor's Deposit Account is a bank deposit account linked to the FTSE-100 index. The deposit is guaranteed and will stay the same if the index falls. If it rises, depositors benefit from the rise. The account can now be linked to a tax exempt special savings account (Tessa) giving savers tax free gains. The Tessa version operates under the same rules as other Tessas.

■ Teenagers opening Alliance & Leicester Cashcard accounts will be automatically entered into a draw with two prizes of mobile phones with 13 months' free line rental. There is an alternative prize of a hi-fi system. The Cashcard account has 24-hour telephone banking and a cashpoint card valid at 8,500 machines.

SARA McCONNELL

SAVERS' BEST BUYS

INSTANT ACCESS ACCOUNTS	Account	Notice of term	Deposit	Rate	Interest paid
Britannia BS 01538 392808	Capital Trust	Postal	£2,000	5.60	Yly
Co-Operative Bank 0345 252000	Pathfinder	Instant	£5,000	5.62	Mly
B & W Asset 0800 303330	Instant Acc	Postal	£10,000	6.05	Yly
Skipton BS 01756 700511	3 High Street	Instant	£30,000	6.50	Yly

FIXED RATES	Account	Notice of term	Deposit	Rate	Interest paid
West Bromwich BS 0121 525 7070	Guarantd Growth	31.1.97	£5,000	6.80	F/OM
Sun Banking Corp 01438 744505	Investment Cert	2yr bond	£1,000	6.60	F/Yly
Birmingham Mid BS 0645 720721	Quantum Fixed	3yr bond	£5,000	7.25	F/Yly
Sun Banking Corp 01438 744505	Investment Cert	5yr bond	£1,000	7.75	F/Yly

NOTICE ACCOUNTS AND BONDS	Account	Notice of term	Deposit	Rate	Interest paid
Nottingham BS 0115 948 1444	Postmark	7 day p	£2,500	5.90	Yly
Bradford & Bingley BS 0345 248248	Direct 60	60 day p	£15,000	6.50	Yly
Chelsea BS 0800 272505	120 Account	120 day	£1,000	6.50	Yly
Halifax BS 01422 333333	Special Rsrv	1 yr bnd	£10,000	6.90	OM

CREDIT CARDS BEST BUYS

CREDIT CARDS	Card type	Interest per month	APR%	Fee per annum
Robert Fleming/S&P 0800 829024	MasterCard/Visa	0.96%G	12.10%	Nil C
Royal Bank of Scotland 0800 161616	MasterCard	1.14%	14.50%	Nil C
Frizzell Bank 0800 373191	Mastercard/Visa	1.17%	16.10%	£11

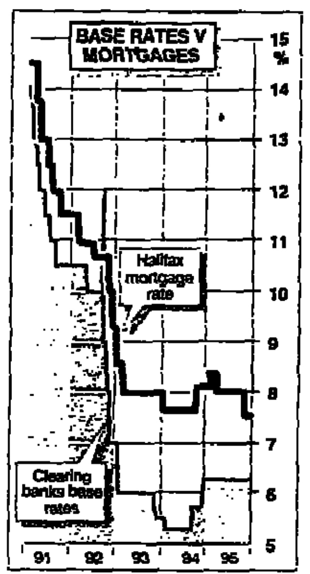
PERSONAL LOANS BEST BUYS

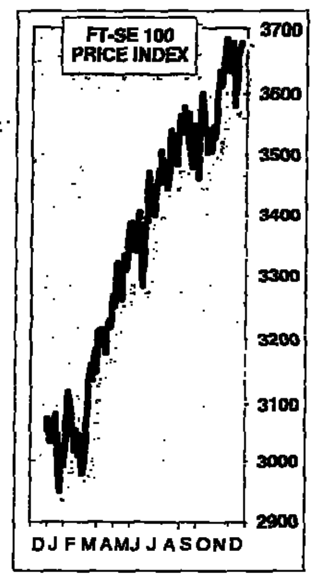
PERSONAL LOANS	APR	Monthly payment on £3,000 for 3yrs with insurance	no insurance
Direct Line 0141 248 9966	14.90%E	£114.41	£102.59
Midland Bank 0800 180180	15.40%	£116.54	£103.14
Abbey National 0345 545556	15.50%	£115.18	£103.26
N & P BS 0800 808080	15.50%	£118.22	£103.29

Nb. A - Feeder account required. In the interest paid columns, C = no interest free period D = annual fee rebated £1.5K+ charged per annum E = Annual fee waived for 1st year for new accounts F = fixed rate (all other rates are variable); OM denotes interest paid on maturity, p = By post only

* RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE PLEASE CHECK RATES BEFORE INVESTING

Source: MoneyFacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)





NATIONAL SAVINGS

	Gross rate	At tax rates 25%	40%	Min/maximum investmnt £	Notice	Contact
Ordinary A/c[1]	2.00	1.50	1.20	10-10,000		01416494555
Investment A/c* 6	5.25	3.94	3.15	20-499	1mth	01416494555
Income Bond* 6	6.50	4.88	3.90	2,000-24,999	3mth	01253766151
First Opt Bond4	6.40	4.80	3.84	1,000-250,000		01416362558
42nd Issue Certt2,3	5.85			100-10,000	8day	01913864900
Children's Bond†	7.85			25-1,000	1mth	01416362635
Gen Ext Rate	3.51					
Capital Bond3 6	7.75	5.81	4.65	100-250,000	8day	01416362603
8th Index Linked†3	3.00			100-10,000	8day	01913864900
Pensnrs Bond S2 6	7.50	5.63	4.50	500-20,0005	60day	01253766151

1 first £70 (£140 jt) of int tax free, inst accs for up to £100 2 Additional hldgs up to £20,000 for reinvested proceeds †Tax free *Rates gross and vble 3Guaranteed when held for 5 years 4 0.3% net bonus for £20,000+ 5£40,000 jt in addition to S1 holdings 6Taxable but cred in full

PENSION ANNUITIES

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann)	Male: Age 60	Age 65	Age 70
Prudential ....Level	£10,129	£11,152	£12,528
Canada Lfe ....Level	£ 9,915	£11,087	£12,675
Stndrd Lfe ....Level	£ 9,956	£11,024	£12,416
Sun L of C............Level	£ 9,972	£11,016	£12,442
Generali ....Level	£ 9,817	£10,951	£12,299

SINGLE LIFE	Female: Age 60	Age 65	Age 70
Prudential ....Level	£9,371	£10,109	£11,191
Sun L of C ....Level	£9,230	£ 9,970	£11,063
Canada Life ....Level	£9,083	£ 9,927	£11,161
Generali ....Level	£9,024	£9,875	£11,053
Scot Widows ....Level	£9,230	£ 9,870	£10,830

JOINT LIFE, 2/3 WIDOWS (level annuity)	Male: Age 60 / Female: Age 55	Age 65 / Age 60	Age 70 / Age 65
Prudential ....Level	£8,980	£9,554	£10,358
Sun L of C ....Level	£8,855	£9,429	£10,249
Canada Life ....Level	£8,868	£9,329	£10,268
MGM Assuran .....Level	£8,678	£9,303	£10,190
Stalwart ....Level	£8,767	£9,223	£ 9,840

Source: Annuity Direct (0171 588 9393)

Compiled by: Lucy Dupuis.

GUARANTEED INCOME BONDS

ANNUAL INCOME
Rates as at December 28, 1995

	Investment (£)	Company	Standard Rate (%)
1 Year			
	5,000	AIG Life	4.80
	10,000	AIG Life	4.90
	20,000	AIG Life	5.00
	50,000	AIG Life	5.05
2 Years			
	5,000	AIG Life	5.08
	10,000	AIG Life	5.13
	20,000	AIG Life	5.23
	50,000	AIG Life	5.33
3 Years			
	1,000	Premium Life	4.90
	5,000	Swiss Life	5.20
	50,000	Swiss Life	5.40
4 Years			
	1,000	Premium Life	5.40
	20,000	Fncial Assrnce	5.50
	50,000	Fncial Assrnce	5.60
5 Years			
	1,000	Premium Life	5.80
	3,000	Pinnacle Ins	6.51
	10,000	Pinnacle Ins	6.61
	50,000	Pinnacle Ins	6.71

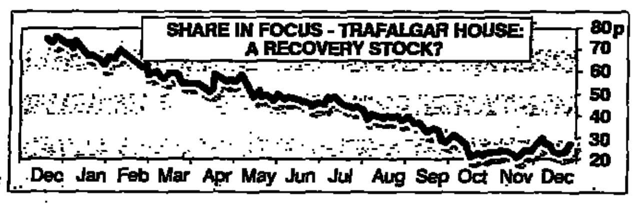
Source: Chamberlain de Broé 0171-434 4222. Net rates. Income and capital guaranteed. Early surrender. Terms vary. Monthly income may be available.

PIBS

FIXED RATE	Gross coupon	Buying price	% Gross yield	Issue price	Minimum purchase amount
Birmingham Midshires	9.375%	101.22	9.252	100.17	1,000
Bradford & Bingley	11.625%	122.87	9.449	100.13	10,000
Bradford & Bingley	13.000%	136.91	9.474	100.20	10,000
Bristol & West	13.375%	140.96	9.468	100.34	1,000
Britannia	13.000%	136.96	9.469	100.42	1,000
Coventry	12.125%	126.96	9.527	100.75	1,000
First National	11.750%	117.59	9.983	100.25	10,000
Halifax	8.750%	95.22	9.188	100.62	50,000
Halifax	12.000%	128.47	9.121	100.28	50,000
Halifax	13.625%	146.71	9.261	100.00	50,000
Leeds & Holbeck	13.375%	140.96	9.464	100.23	1,000
Newcastle	10.750%	116.97	9.178	100.32	1,000
Newcastle	12.625%	137.71	9.146	100.45	1,000
Northern Rock	12.625%	136.71	9.217	100.14	1,000
Skipton	12.875%	136.71	9.394	100.48	1,000

FLOATING RATE	Gross coupon	Buying price	Issue price	Minimum purchase
Cheshire (28/03-28/09)	9.24766%	103.63	100.00	1,000
First National	9.30000%	100.75	100.00	1,000

PIBS = Permanent interest-bearing shares
Source: ABN AMRO Hoare Govett — 0171 601 0101



LARGER LENDERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Bristol & West 0800 100 117	0.70	£15k+	90	Rate is fixed to 30.11.96
Northern Rock 0800 591 500	1.44	to £100k	90	Rate disc by 6% to 1.2.97
Yorkshire 0800 378836	1.59	neg	95	Disc 6% for 1yr then 2% 18mths
Banks				
Midland 0800 494 999	2.64	£100k+	80	Rate 4.86% disc for 1 year
NatWest 0121 234 2000	2.54	£15k+	75	Rate 5.20% disc for 12 months

LARGER LOANS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Bristol & West 0800 100 117	0.70	£15k+	90	Rate fixed to 30.11.96
Scarborough 0800 590547	0.49	£15,001-£100k	95	7% disc 6mth,2% 6mth,0.5% 1yr
Hinckley & Rugby 0800 774499	0.35	to £150k	70	Rate disc 7.14% for 9 months
Banks				
Bank of Ireland 01734 510100	0.73	£20-£145k	95	7.51% for 6mths 3% for 6 mths
Bank of Scotland 0131 243 5735	1.50	to £200k	95	Rate disc 6.49% for 6 months

FIRST-TIME BUYERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Brad & Bing 0800 252 993	1.89	no min/mx	95	Rate fixed to 1.12.96
Bristol&West 0800 100117	2.50	£15k+	95	4.74% discount for 12 months
Skipton 0800 446776	1.49	£25-150k	95	6% disc 5 mnths, 1.75% disc 1 year
Banks				
Midland 0800 494 999	3.14	£30k+	95	4.36% discount for 1 year
Bank of Ireld 01734 510100	0.73	£20-£145k	95	7.26% disc 6 mth then by 3% 6 mths

Larger lenders, larger loans and first-time buyers tables supplied by Blay's Guides Ltd. Further information: Blay's Guides, 01753 880482.

IS YOUR TESSA GIVING YOU UP TO 11% P.A.?
For details of this and other top rates for existing or new TESSAs, call us now.
CALL NOW ON FREEFONE 0800 526 091
CHASE DE VERE INVESTMENTS PLC

UNIT-LINKED INSURANCE INVESTMENTS

	Bid	Offer	Wkly +/-	Yld %
AEGON LIFE ASSURANCE Aegon House, Lanark Square, London E14 9XS 0171 538 8800				
Balanced	515.00	545.00	+10.10	
UK Equity	650.80	688.70	+12.40	
Property	512.40	542.30	+0.70	
Fixed Interest	358.30	379.20	-3.00	
Money	260.80	276.00	-0.10	
International	443.10	468.90	+16.40	
ABBEY LIFE Holdenhurst Road, Bournemouth BH8 8AL 01202 292373				
Property Fd Inc	248.20	261.30	-1.70	
-do- Acc	488.60	514.40	-3.30	
Equity Fd Inc	193.10	203.30	-3.40	
-do- Acc	264.90	278.90	+4.60	
Selective Fd	522.60	550.20	-2.90	
Money Fd	395.30	416.00	-0.50	
Prop Fd Ser 4	373.00	392.70	-1.70	
Equity Ser 4	247.00	260.10	+3.50	
Man Ser 4	724.00	762.20	+7.20	
Conv Ser 4	342.00	360.10	+0.40	
Money Ser 4	341.80	359.80	-0.40	
Fixed Int Ser 4	376.50	396.40	+3.00	
American Ser 4	573.80	604.00	-10.10	
High Inc Ser 4	755.90	795.70	+11.60	
Indexed Inv Ser 4	224.80	236.70	+0.20	
Japan Ser 4	365.10	384.40	-0.20	
ALBANY LIFE 3 Darkes Lane, Potters Bar EN6 1AJ 01707 42311				
Equity Fd Acc	1721.50	1812.00	+8.70	
European Fd Acc	402.20	423.30	+5.10	
Fixed Int Acc	553.30	582.30	-3.60	
Gtd Money Acc	348.30	366.60	+0.40	
Intl Managed Acc	663.40	698.30	+6.30	
Int Fxd Int Acc	361.20	380.20	+3.50	
Japan Fund	270.70	284.90	-2.30	
N American Acc	371.40	390.90	+1.30	
Prop Fd Acc	452.50	476.30	+0.40	
Multiple Inv Acc	1126.40	1185.60	+6.20	
ALLIED DUNBAR ASSURANCE Swindon SN1 1EL 01793 514514				
Fxd Int Dep Acc	389.10	409.60	+0.50	
Equity Acc	1578.50	1661.60	-13.10	
Property Acc	606.60	638.60	+0.20	
Far East Acc	324.90	342.00	-2.30	
Managed Capital	577.70	608.20	+4.60	
-do- Acc	1211.60	1275.40	+9.70	
Overseas Acc	1047.10	1102.30	+12.90	
Gilt Edged Acc	533.70	561.80	+4.00	
Amer Equity Acc	954.10	1004.40	-4.70	
Amer Man Acc	400.10	421.20	-2.00	
Amer Prop Acc	120.10	126.50	-1.20	
Distribution Bonds	24.90	26.30	-0.20	
AXA EQUITY & LAW LIFE ASSURANCE Amersham Road, High Wycombe, Bucks 01494 462463				
Reserve Ser 6	171.90	180.90	+1.20	
Balced Ser 6	801.00	843.10	+13.50	
Opportunity Ser 6	181.80	191.30	+1.70	
Distribution Ser 6	104.90	110.40	+1.20	6.76
UK Equities Ser 6	1119.60	1178.50	+23.80	
Higher Inc Ser 6	1180.60	1242.70	+26.20	
North Amer Ser 6	550.40	579.30	-10.20	
Far East Ser 6	596.80	628.20	+0.30	
Europe Ser 6	429.50	452.10	+4.90	
Intnl Ser 6	638.30	671.80	+5.20	
Property Ser 6	573.50	603.60	+3.60	
Fixed Int Ser 6	481.70	507.00	+3.20	
Ind-Lnkd Sec S6	192.50	202.60	+0.20	
Gteed Dep Ser 6	310.10	326.40	+0.10	
BARCLAYS LIFE 252 Romford Road, London E7 9JB 0181 534 5544				
Equity Acc	954.10	1008.20	+9.40	
-do- Initial	606.80	638.80	+3.60	
Gilt Edged Acc	423.60	445.90	+4.10	
-do- Initial	271.70	286.10	+2.70	
International Acc	441.30	464.60	+1.50	
-do- Initial	281.30	296.20	+1.00	
Managed Acc	583.40	614.20	+3.00	
-do- Initial	373.20	392.90	+1.90	
Money Acc	303.50	319.50	+0.40	
Property Acc	307.50	323.70	+0.20	
-do- Initial	196.00	206.40	+0.20	
America Acc	341.70	359.70	+1.40	
Australia Acc	232.40	244.70	-1.00	
Financial Acc	411.30	433.00	+0.50	
500 Accum	480.80	506.20	+2.60	
Japan Genl Acc	323.10	340.20	-1.40	
Income Acc	577.40	607.80	+3.50	
Leisure Acc	286.00	301.10	+2.90	
Special Sits Acc	278.60	293.30	+1.90	
Univ Tech Acc	178.70	188.20	+0.20	
BLACK HORSE LIFE Mountbatten House, Chatham, Kent ME4 4JF 01634 834000				
The Managed Fd	880.52	890.52	+7.03	
Income Fund	837.61	881.69	+8.78	
Extra Income	763.36	803.54	+5.11	
Worldwide Gth	532.50	560.53	+1.27	
Balanced Fund	739.93	778.88	+7.83	
Smllr Cos Recov	872.21	918.12	-0.81	
N Amer & Genrl	420.27	442.39	+1.21	
Pacific Basin	432.43	455.19	-4.72	
German Growth	249.61	262.75	+0.12	
Japan Growth	197.39	207.78	-3.36	
The UK Gth Fd	237	249.48	+2.33	
Conti Euro Gth	149.91	157.80	+1.97	
Property Fund	406.82	428.24	-5.28	
Fixed Interest	347.16	365.44	+4.01	
Cash Fund	294.69	310.20	+0.24	
Managed Inv	535.34	563.51	+4.37	
Nth Amer Recov	291.30	306.64	+4.00	
Abtrust Fund				
Managed Gth	524.59	552.20	-0.13	
BRITANNIA LIFE ASSURANCE PO Box 32, Greenock, Renfrewshire 01475 888000				
Measured Perf	174.10	184.20		
Performance Plus	183.00	193.60		
With Profit Perf	178.90	189.30		

	Bid	Offer	Wkly +/-	Yld %
UK Opportunity	207.80	219.80		
Euro Opportunity	227.80	241.00		
North Amer Opp	191.20	202.30		
Far East Opp	197.30	208.70		
Gwth Prop Ser 1	158.70	167.00		
Gth Prop Ser 2	194.10	205.30		
Fixed Int	211.80	224.10		
Cash	163.80	173.30		6.49
Overseas	210.90	223.10		
Formerly LAS				
Managed Fund	375.80	395.60	+6.10	
UK Equity	647.20	681.30	+6.90	
Property	265.20	279.20	-0.70	
Money Market	262.30	276.00	-0.20	
Fixed Interest	319.50	336.50	+4.00	
Japan	374.10	393.70	-0.10	
North America	180.70	190.30	-2.50	
International	344.90	363.10	-2.20	
European	302.30	318.30	+3.50	
Far East	144.10	151.70	+0.60	
CANADA LIFE 2-6 High Street, Potters Bar, Herts EN6 5BA 01707 51122				
Equity Growth 1	277.80			
Managed	364.70	383.90	-2.80	
Property	247.90	261.00	+6.80	
Gilt & Fxd Int	262.10	275.90	+1.40	
Equity	413.00	434.80	-3.70	
Cash	224.30	236.20	+0.30	
CLife Euro Mgd	420.30	442.50	+6.00	
CLife Intl Fd	388.90	409.40	-3.00	
Managed Fund	793.40	835.20	-4.20	
Property Fund	517.80	545.00	-35.00	
Equity Fund	1050.70	1106.00	-1.20	
Gilt Edged Fd	671.60	706.90	+0.90	
Deposit Fund	346.00	364.20	+0.70	
Investment Fd	446.90	469.20	-1.30	
International	604.50	636.30	-2.80	
CITY OF WESTMINSTER ASSURANCE Sentry House, 500 Avebury Blvd, Milton Keynes MK9 2NU. 01908 686101				
Property Fund	161.30	169.80		
Managed Fund	690.40	726.80		
Equity Fund	400.90	421.90		
CLERICAL MEDICAL/FIDELITY INVESTMENTS Narrow Plain, Bristol BS2 0JH. 0117 9290566				
Assurance Funds				
Sapphire Mixed	320.20	337.10	+1.80	
Ruby	188.70	198.70	-0.70	
Emerald	154.90	163.10	+0.50	
Equity	370.90	390.50	+3.00	
Property	231.30	243.50	+0.10	
Gilt & Fixed Int	222.70	234.50	+1.40	
Indexed Secs	179.60	189.10	+0.40	
Cash	195.70	206.10	+0.10	
Nth American	277.40	292.10	-0.20	
Far East	347.70	366.10	+1.80	
International	267.40	281.50	-1.10	
Special Sits	384.50	404.80	+1.40	
Intl Income	327.20	344.50	+2.30	
American Inc	228.70	240.80	-0.20	
European	366.10	385.40	-2.50	
Japanese	142.90	150.10	+1.30	
SE Asia	384.90	404.80	-2.20	
With Profits Reg	176.20	185.50	+0.20	
-do- Spec	176.20	185.50	+0.20	
Flexible Retirement Plans Funds				
Mixed	369.10	388.60	+2.90	
Equity	449.30	473.00	+4.60	
Property	213.10	224.40	-0.40	
Gilt & Fixed Int	283.50	298.50	+2.00	
Index Linked	190.30	200.40	-0.50	
Cash	265.10	279.10	+0.20	
Nth American	344.00	362.20	-0.80	
Far East Acc	330.10	347.50	+2.10	
International Acc	338.20	356.10	+1.40	
Special Sits	576.60	607.00	+3.70	
European Flex	513.70	540.80	+4.90	
COLONIAL MUTUAL GROUP Colonial Mutual House, Chatham Maritime, Kent ME4 4YY. 01634 890 000				
(Unlnk) Key 1	228.57			
-do- Pacemaker 1	338.97			
-do- Cash	211.11	222.22	+0.15	
-do- Equity	600.19	632.54	+8.52	
-do- Fxd Int	393.34	414.04	+4.20	
-do- Managed	431.53	454.24	+5.78	
-do- Property	281.88	296.72	+1.30	
(Pens) Cash Cap	211.97	223.14	+0.09	
-do- Cash Inv	322.10	339.06	+0.36	
-do- Equity Cap	£15.76	£16.59	+28.60	
-do- Equity Inv	£23.95	£25.21	+45.11	
-do- Fixed Cap	425.02	447.40	+4.08	
-do- Fixed Inv	645.82	679.82	+6.66	
-do- Index Cap	209.34	220.42	+0.36	
-do- Index Inv	318.17	334.92	+0.76	
-do- Mngd Cap	634.38	667.77	+10.80	
-do- Mngd Inv	961.93	£10.14	+17.17	
COMMERCIAL UNION St Helen's, 1 Undershaft, EC3 0171 283 7500				
Var Ann Acc (5) 1	794.50			
Var Ann (5) 1	99.50			
Prime Managed	441.60	464.90	+1.90	
Prime UK Equity	545.40	574.20	+4.80	
Prime Int Equity	320.90	337.80	-1.80	
Prime Property	255.40	268.90	+0.40	
Prime Fxd Int	253.30	266.70	+1.70	
Prime Index-Lnk	181.10	190.70	-0.80	
Prime Cash	214.50	225.80	+0.10	
CONFEDERATION LIFE Lytton Way, Stevenage, Herts SG1 2NN 01438 744849				
Managed Fund	1206.90	1270.40	-5.40	
Equity Fund	1740.50	1832.10	-8.00	
CROWN FINANCIAL Crown House, Woking GU21 1XW 01483 715033				
Life Mangd Acc	643.60	677.40		
Life Fxd Int Acc	401.40	422.50		
Life Equity Acc	920.90	969.30		
Life Money Acc	312.40	328.80		

	Bid	Offer	Wkly +/-	Yld %
Life Inv Tst Acc	842.10	886.40		
Life Intl Acc	532.00	559.90		
Life High Inc Acc	869.70	915.40		
Life Property Acc	254.40	267.70		
Crown Brit Inv A	1416.60			
Brewin Equity	791.50	833.10		
EAGLE STAR LIFE ASSURANCE Bath Road, Cheltenham, Gloucester GL53 7LQ. 01242 221311				
Secure Fund	183.00	192.70		
Managed Fund	263.40	277.30		
-do- Series 2	174.60	183.80		
Adventurous Fd	220.40	232.10		
-do- Series 2	170.80	179.80		
Equity Mngd Fd	262.70	276.60		
-do- Series 2	176.30	185.60		
UK Pref Fxd Int	155.70	164.00		
UK Equity Fund	184.80	194.60		
Property Fund	121.70	128.20		
Envrnmnt Opps	177.60	187.00		
Euro Fund	204.40	215.20		
North Amer Fd	229.70	241.80		
Oriental Ops	236.60	249.10		
Japanese Fund	125.60	132.30		
Bil & West Life	130.30	137.20		
Bil & West Pen	150.10	158.00		
EAGLE STAR/MIDLAND 60 St Mary Axe London EC3. 0171 929 1111				
Eagle/Mid Uts	299.40	310.20		2.95
FRIENDS' PROVIDENT Castle Street, Salisbury, Wilts SP1 3SH 01722 413366				
Managed	339.00	355.80	+1.80	
UK Equity	453.30	477.20	+2.60	
Stewardship	392.40	413.10	+2.20	
Overseas Equity	316.70	333.40	+1.70	
North American	174.00	183.20	+0.30	
Pacific Basin	173.90	183.10	+0.60	
European	258.80	272.50	+2.30	
Property	183.20	192.90	+0.70	
Fixed Interest	258.70	272.40	+1.80	
Index Linked	179.20	188.70	+0.50	
Cash	209.20	220.30	+0.20	
FP Life Assurance ex NM				
Fixed Interest	588.20	619.10	+4.10	
Managed	758.00	797.80	+4.50	
Deposit	355.80	374.50	-0.30	
Property	477.70	502.80	-0.60	
American	489.70	515.40	-0.60	
Australian	576.50	606.80	-0.80	
European	626.40	654.70	+5.00	
Income Acc	824.60	868.00	+7.10	
-do- Dist	469.90	494.70	+5.40	5.06
International	342.20	360.20	+1.60	
Japan Smaller	468.70	493.30	-10.30	
Singapore & Mal	404.40	425.60	+2.10	
Smaller Cos	448.20	471.70	+3.50	
Tokyo Fund	666.20	701.20	+4.90	
UK Equity	638.40	672.00	-4.20	
CCM Vangd Mg	829.20	872.80	+3.40	
GT UNIT MANAGERS LTD Alban Gate, 14th Flr, 125 London Wall, Lond EC2Y 5AS. 0171 710 4567				
GT Plan Far East	328.10	345.40	-1.50	
GT Plan Wwide	519.40	546.80	-3.00	
GAN LIFE & PENSIONS Gan House, Harlow, Essex CM20 2EW. 01279 626262				
Portfolio Acc	754.80	754.80	+4.20	
-do- Inv A	754.70	794.50	+4.40	
UK Equity	455.70	479.60	-2.30	
Gilt Plus	218.80	230.40	-1.30	
Managed	338.10	355.90	+2.10	
GENERAL ACCIDENT 2 Rougier St, York YO1 1HR. 01904 628982				
Managed	232.40	244.50	+1.30	
Unitised Profit	147.30	155.00	-0.30	
UK Equity	323.60	340.60	+3.10	
Fixed Int	211.80	222.90	+1.60	
Index-Linked	175.60	185.10	-0.60	
Cash Deposit	181.10	190.50	+0.20	
Property	180.20	189.50	-3.20	
International	188.00	197.80	-0.50	
American	194.10	204.30	+0.50	
Japan	246.80	259.60	-1.90	
Japan Smllr Cos	252.70	266.00	-0.80	
European	200.40	210.90	-1.50	
Pacific Fund	297.90	313.50	-1.00	
Conv Life	139.30	146.60	+1.10	
GUARDIAN ROYAL EXCHANGE Royal Exchange London EC3. 0171 283 7101				
Ast Prop Bds	830.50	865.10		
Managed Initial	508.50	535.30	+1.00	
-do- Acc	742.70	781.80	+1.80	
Equity Initial	778.00	819.00	+3.50	
-do- Acc	1137.70	1197.60	+5.60	
Fixed Int Initial	473.80	498.80	+3.20	
-do- Acc	692.10	728.50	+4.90	
Intl Initial	496.80	522.00	-0.10	
-do- Acc	725.60	763.80	+0.20	
Nth Amer Initial	220.70	232.30	+0.40	
-do- Acc	293.40	308.80	-0.70	
Pacific Initial	244.90	257.80	-1.40	
-do- Acc	322.50	339.50	-1.70	
Property Initial	177.80	187.20	-0.10	
-do- Acc	259.80	273.40	-0.10	
Index-Lnkd Initl	167.50	176.30	+0.40	
-do- Acc	222.70	234.40	+0.70	
Deposit Initial	201.30	211.90	+0.10	
-do- Acc	294.00	309.50	+0.30	
Euro Initial	115.40	121.50	+0.20	
-do- Acc	141.80	149.30	+0.30	
HALIFAX LIFE LTD PO Box 285, York YO1 1YB 01904 611110				
Life Funds				
Foundation	27.82	29.28	+0.17	
Balanced	28.28	29.77	+0.17	
Opportunity	28.81	30.32	+0.19	
Deposit	24.50	25.80	-0.02	
Pension Funds				
Foundation	28.48	29.98	+0.20	
Balanced	28.64	30.15	+0.22	

	Bid	Offer	Wkly +/-	Yld %
Opportunity	29.31	30.85	+0.22	
Deposit	24.93	26.24	+0.03	
HAMBRO ASSURED Harbour House, Portway, Preston, Lancs PR2 2PR. 01772 840000				
Managed	185.60	195.30	+1.10	
-do- Pens	233.10	245.30	+1.60	
UK Equity	193.60	203.70	+1.60	
-do- Pens	227.30	239.20	+2.30	
International	161.40	169.80		
-do- Pens	177.70	187.00	+0.10	
Deposit	144.70	152.30	+0.10	
-do- Pens	173.70	182.80	+0.20	
HENDERSON ADMINISTRATION 3 Finsbury Avenue, London EC2M 2PA 0171 638 5757				
UK Equity Fd	385.30	409.90	+5.40	
North American	429.90	456.30	+10.50	
Far East Fund	600.70	639.10	+4.70	
Global Managed	511.70	544.40	+7.40	
Deposit Fund	238.30	250.90	-0.20	
Prime Residential	137.00	144.30	-1.00	
European Fund	289.60	308.10	-4.80	
Fixed Interest	67.80	72.10	-0.40	
HILL SAMUEL LIFE NLA Tower, Addiscombe Road, Croydon 0181 686 4355				
Security Fund	588.90	623.20	+4.90	
British Fund	609.50	645.00	+6.10	
International	608.40	643.90	+1.10	
Dollar Fund	480.80	506.80	+2.80	
Capital Fund	545.40	577.60	+3.70	
Income Fund	780.10	825.60	+8.00	
Property Series A	468.30	495.60	-0.90	4.50
Property Units	774.70	813.50	-1.00	
Financial Fund	691.40	731.70	+5.40	
Managed Ser A	606.90	641.20	-3.80	
Managed Units	1088.10	1145.90	+6.70	
High Yield Fund	708.70	750.00	-7.00	
Money Series A	301.20	318.80	+0.30	
Money Units	400.80	421.90	+0.50	
Equity Fund	695.20	735.70	+4.80	
Fixed Interest	400.10	423.40	+3.00	
Indexed Secs	199.50	211.20	-0.80	
European Fund	828.20	876.50	+6.00	
Natural Res	317.40	335.90	-1.70	
Far East Fund	686.60	726.60	-1.70	
Smaller Cos	542.40	574.00	-1.80	
Special Sits	534.00	565.10	+6.10	
Man Currency	278.00	294.20	-0.30	
Japanese Tech	327.50	346.60	-4.30	
US Smaller Cos	349.20	369.60	-6.50	
Formerly Target Life Assurance Co Ltd				
Deposit	259.00	272.70	+0.20	
Financial Ser 1	95.70	99.50	+0.40	
Fixed Interest	358.20	377.20	-3.80	
Gold	90.90	95.70	+1.20	
Managed	685.30	721.50	+16.20	
Mngd Growth	222.60	234.40	+10.00	
Mngd Opp	234.90	247.40	+10.90	
Property	331.10	348.50	+1.80	
Residential Prop	103.30	108.90	-0.70	
TSB American	251.50	264.90	+4.80	
TSB Brit Gwth	997.50	1050.10	+20.40	
TSB European	301.50	317.50	+5.90	
TSB Income	431.70	454.50	+12.30	
TSB Intl	473.00	498.00	+7.90	
TSB Intl Inc	325.50	342.70	-4.40	
TSB Pacific	435.20	458.20	+11.70	
TSB Prem Inc	276.30	288.60	+1.70	
IRISH LIFE ASSURANCE Irish Life Centre, Victoria Street, St Albans, Herts AL1 3TF. 01727 48191				
Global Managed	630.90	664.10		
Global Property	311.50	327.90		
Global Fixed Int	558.90	588.30		
Global Equity	681.40	717.30		
Global Cash	222.80	234.50		
LAURENTIAN LIFE Barnwood, Gloucester GL4 7RZ 01452 371371				
Property	500.30	526.60	+1.00	
Managed	462.30	486.60	+2.70	
American	497.90	524.10	-1.80	
UK Equity Fd	506.30	532.90	+3.80	
Japan	220.70	232.30	-1.60	
Index-Lkd	196.20	206.50	+0.60	
High Yield	943.80	993.00	+4.50	
Money	420.30	442.40	+0.30	
International	435.00	458.40	+0.90	
Henderson Active	228.10	240.10	+2.60	
Perpetual Active	364.60	383.70	+1.20	
Growth Acc	720.60	758.50	+3.20	
Gilt Edged	468.80	493.40	+2.90	
European	169.90	178.80	-0.40	
Far East	218.70	230.20	+1.00	
LEGAL & GENERAL UNIT ASSURANCE 2 Montefiore Road, Hove, Sussex BN3 1SE 01273 824000				
B Soc Lnkd Inil	134.80	141.90		
-do- Acc	192.80	203.00	+0.10	
Brit Opps Int	161.20	169.70	+1.90	
-do- Acc	206.20	217.10	+2.40	
Cash Initial	169.40	178.40	+0.10	
-do- Acc	300.60	316.50	+0.30	
Equity Initial	729.80	768.30	+8.60	
-do- Acc	1294.50	1362.70	-15.10	
Fixed Initial	366.10	385.40	+2.50	
-do- Acc	649.40	683.60	+4.50	
Index-Lnkd Gilt	138.50	145.80	+0.50	
-do- Acc	209.70	220.80	+0.90	
Intl Initial	344.10	362.30	+1.60	
-do- Acc	600.90	632.60	+2.70	
Managed Initial	514.70	541.80	+4.10	
-do- Acc	913.00	961.10	+7.30	
Property Initial	219.10	230.70	+0.80	
-do- Acc	388.60	409.10	+1.20	
LINCOLN NATIONAL 1 Olympic Way, Wembley, Middx HA9 0NB 0181 902 8876				
Equity Units 1	£144.65		+3.72	
Property Units 1	£26.37		+0.09	

	Bid	Offer	Wkly +/-	Yld %
Bal Bd Exec Unit	72.70	76.53	+1.37	
2nd Equity Acc	693.60	730.10	+18.10	
2nd High Inc Acc	664.10	699.10	+12.70	
2nd Property Acc	245.40	258.30	+0.80	
2nd Mngd 2 Acc	194.60	204.80	-0.50	
2nd Mngd 3 Acc	507.80	534.50	+9.40	
2nd Mngd 4 Acc	254.60	268.00	+4.30	
2nd Deposit Acc	295.50	311.00	+0.20	
2nd Gilt Acc	329.50	346.90	-1.50	
2nd Amer Acc	827.20	870.80	+20.30	
2nd Intl Mny Acc	275.40	289.80	-2.50	
2nd Index Acc	218.00	229.40	-1.40	
2nd Far East Acc	463.00	487.30	+7.80	
2nd Global Acc	189.50	199.40	+3.30	
2nd Euro Acc	174.40	183.60	-2.30	
2nd Japan Acc	194.10	204.30	+2.40	
2nd Ini Cr Bd Acc	176.60	185.90		
2nd Cap Gth Acc	138.00	145.20	+2.20	
LONDON LIFE 100 Temple Street, Bristol, BS1 6EA 0117 9279179				
Equity 1	986.20		-7.00	
Fixed Interest 1	466.00		+4.00	
Property 1	429.70		-0.50	
Deposit 1	305.70		+0.10	
Mixed 1	653.70		+2.90	
Indexed Stock 1	228.00		-0.30	
International 1	323.03		-1.07	
Equity A 1	228.50		+1.60	
Fixed Int A 1	206.90		-1.80	
Property A 1	188.60		+0.20	
Deposit A 1	179.50		+0.10	
Mixed A 1	214.50		+0.90	
Index Stock A 1	178.00		-0.10	
International A 1	201.70		-0.50	
Equity P 1	818.60		-6.80	
Fixed Int P 1	623.00		+6.40	
Property P 1	335.30		+0.40	
Deposit P 1	364.60		+0.40	
Mixed P 1	602.80		+3.10	
Index Stock P 1	261.90		+1.00	
International P 1	380.40		+1.00	
LONDON & MANCHESTER ASSURANCE Winslade Park, Exeter EX5 1DS. 01392 282456				
Inv Trust Cap 1	600.60		+3.10	
-do- Acc 1	1054.30		+6.20	
Property Cap 1	144.40		-0.10	
-do- Acc 1	243.00			
Fxd Interest Cap 1	203.70		+1.90	
-do- Acc 1	345.00		+3.40	
Equity Cap 1	345.90		+3.60	
-do- Acc 1	594.00		+7.00	
Internatl Cap 1	243.80		+0.70	
-do- Acc 1	414.90		+1.50	
Gtd Deposit Cap 1	163.10		-0.10	
-do- Acc 1	273.00		+0.20	7.20
Flexible Cap 1	366.00		+2.90	
-do- Acc 1	625.70		+5.40	
Moneymaker Fd 1	484.70		+4.50	
Capital Growth 1	1941.40		+20.70	
M & G Victoria Road, Chelmsford, Essex CM1 1FB 01245 266266				
Amer Bond Acc	502.90	528.20	-5.20	
Amer Rec Bond	559.10	587.10	-10.20	
Am Smlr Cos Bd	270.80	284.50	+6.00	
Australasia Bd	250.90	263.50	+3.80	
Commodity Bond	350.10	367.70	-2.60	
Deposit Bond Acc	376.40	395.30	+0.30	
Equity Bond Acc	1647.60	1730.10	+24.20	
European Bd Acc	428.30	449.80	+10.50	
Extra Yld Bd Acc	826.00	867.40	+14.30	
Far East Bd Acc	330.50	347.10	+3.30	
Gilt Bond Acc	481.70	505.90	-5.50	
Gold Bond Acc	162.50	170.70	-0.10	
High Yield Bond	362.30	380.40	+6.90	
Index-Lnk Gt Bd	222.30	233.40	+0.20	
International Bd	833.70	875.50	+9.90	
Japan Bond Acc	259.40	272.50	-1.10	
Japan Sm Cos Ac	245.70	258.10	+3.20	
Managed Bonds	959.70	1007.80	+14.20	
Prop Bond Acc	361.30	379.40	-2.40	
Rec Bond Acc	848.50	891.00	+27.10	
MGM ASSURANCE MGM House, Heene Road, Worthing BN11 2DY. 01903 204631				
UK Equity	248.20	261.30	+3.80	
UK Equity Acc	363.40	382.60	+5.90	
Special Sits	100.60	106.30	+1.40	
Special Sits Acc	147.70	155.30	+2.00	
North American	211.00	222.30	+1.30	
N American Acc	309.10	325.40	+2.10	
Pacific Basin	369.90	389.40	-2.60	
Pacific Basin Acc	541.80	570.40	-3.30	
Fixed Interest	297.30	313.00	-1.70	
Fixed Interest Acc	435.90	458.90	+2.70	
Property	178.90	188.40		
Property Acc	262.40	276.30	+0.40	
Deposit	153.50	161.60		
Deposit Acc	225.10	237.00	+0.20	
Managed	280.90	295.70	-2.80	
Managed Acc	379.20	399.20	+4.20	
MERCHANT INVESTORS St Bartholomews House, Lewins Mead Bristol BS1 2NH 0117 926 6366				
Property	424.60	446.90	+0.40	
UK Equity	405.50	426.80	+3.90	
Gilt Edged	634.00	667.30	+5.50	
Interest Fund	410.20	431.70	+0.80	
Managed Fd	529.70	557.50	+2.20	
Intl Equity	640.20	673.80	-1.40	
North American	244.90	257.80	-1.00	
Far East	471.10	495.80	-1.30	
Intl Currency	263.10	276.90	-2.00	
NPI 48 Gracechurch Street, London EC3P 3HH 0171 623 4200				
Managed	546.10	574.80	+7.70	
UK Equity	701.30	738.20	+13.20	
Overseas Equity	536.00	564.20	-3.10	
Americas	488.50	514.20	+6.80	
Far East	602.30	633.90	-2.70	
Property	217.00	228.40		
Fixed Interest	426.40	448.80	+2.90	

	Bid	Offer	Wkly +/-	Yld %
Indexed Gilt	249.20	261.30	+1.00	
Deposit	226.10	238.00	+0.30	
NORWICH UNION LIFE INSURANCE SOCIETY - Ex NUAM Funds PO Box 140, Norwich NR3 1PP 01603 622200				
Managed Fund	1606.70	1691.30	+12.40	
Equity Fund	3546.50	3733.20	+36.40	
Property Fd	595.80	627.20	+1.60	
Fixed Int Fd	657.60	692.20	+5.50	
Deposit Fund	365.70	384.90	+0.40	
Intl Fund	273.00	287.40	-1.30	
OLD MUTUAL 2 Bartley Way, Hook, Hants RG27 9XA 01256 768888				
Equity Fund Acc	330.00	348.20	+2.50	
Fxd Interest Acc	263.20	277.70	+2.70	
International Acc	267.70	282.40	-0.50	
Managed Acc	237.90	251.00	+0.60	
Property Acc	219.50	231.60	+0.20	
Money Acc	161.30	170.20	-0.10	
Spec Mkt Acc	233.50	246.40	-1.60	
Japan Equity Acc	125.50	132.40	+0.60	
N Amer Acc	168.20	177.50	-0.60	
Pacific Acc	162.20	171.10	-0.90	
European Acc	187.50	197.80	+0.50	
PEARL ASSURANCE The Pearl Centre, Lynch Wood, Peterborough PE2 6FY. 01733 470 470				
Inv Prop Dist	144.80	152.50	-2.40	
Prop Acc (Gross)	324.90	342.00	-5.30	
Inv Equity	1346.60	1417.50	+24.00	
Inv Managed	941.10	990.70	+10.20	
Ret Managed	1070.60	1127.00	+12.80	
PROVIDENT MUTUAL Six Hills Way, Stevenage, Herts SG1 2ST 01438 732000				
Managed Ord	531.20	559.20	+2.90	
Managed Initial	346.00	364.20	+1.70	
Equity Ord	824.20	867.60	+7.10	
Equity Init	536.90	565.20	+4.40	
I-Linked Gilt Ord	213.90	225.20	-0.90	
I-Linked Gilt Init	145.50	153.20	+0.50	
Oseas Equity Ord	420.50	442.60	-5.30	
Oseas Equity Init	273.90	288.30	+3.20	
Property Ord	276.20	290.70	-3.30	
Property Init	179.90	189.40	-2.20	
Fixed Int Ord	308.50	324.70	+2.40	
Fixed Int Init	201.00	211.60	+1.50	
Deposit Ord	215.40	226.70	+0.10	
Deposit Initial	140.30	147.70		
PRUDENTIAL Holborn Bars, London EC1N 2NH 0171 405 9222				
Managed	385.90	402.00	+4.60	
PRUDENTIAL INDIVIDUAL LIFE FDS 1 Stephen Street, London W1P 2AP 0171 548 3278				
Managed Fund	903.00	950.60	+9.70	
Equity Fund	1745.80	1837.70	+30.80	
Intl Fund	712.80	750.40	+3.90	
Fixed Interest	617.60	650.20	+4.40	
Property Fund	489.00	514.80	-3.60	
Cash Fund	380.60	400.70	+0.20	
Pacific Basin	396.60	417.50	-1.30	
N American Fd	323.60	340.70	-0.40	
Euro Fund	309.00	325.30	+2.80	
Balanced Fund	176.60	185.90	+1.80	
Strategic Fund	189.00	199.00	-2.20	
ROYAL HERITAGE LIFE ASSURANCE Peterborough Business Park, Peterborough PE2 6GG. 01733 390000				
Mult Grow (45) 1	814.80			
-do- Acc	475.80	500.80		
Op Prop	507	533.60	-0.10	
Op Equity	1114.90	1173.50	+15.60	
Op High Yield	648.10	682.20	+4.30	
Op Managed	908.30	956	+7.40	
Op Deposit	409.80	431.30	+0.40	
Inc Gth	338.90	356.70	+6.00	
Japan Smlr	252.30	265.50	+2.40	
Managed Gth	290.90	306.20	+1.90	
Gilt	88.70	93.30	+0.60	
British	432.10	454.80	+29.90	
Global Bond	128.20	134.90	-0.20	
Global Inc & Gth	188.20	198.10		
Gold Share	87.40	91.90	-0.50	
High Income	315.10	331.60	+3.80	
Income	487	512.60	+7.30	
Japan	445.90	469.30	+18.70	
UK Smlr Cos	390.30	410.80	+1.20	
Mngd Growth	512.10	539	+4.10	
ROYAL LIFE INSURANCE New Hall Place, Liverpool L69 3HS 0151 239 3000				
Royal Shield Fd	1084.40	1147.50	+10.50	
Royal Life Unit Linked				
Managed Fund	428.40	450.90	+4.10	
Equity Fund	616.50	648.90	+10.40	
Property Fund	336.40	354	+0.10	
International	529.30	557.10	+1.70	
Pacific Basin	282.40	297.20	-2.30	
United States	321.80	338.70	+2.60	
Gilt Fund	402.10	423.20	+2.40	
SAVE & PROSPER 16-22 Western Road, Romford, Essex RM1 3LB. 01708 766966				
Bal Inv Fund	843.50	892.60	+6.40	2.27
Deposit Fund (2)	391.20	414.00	+0.50	7.01
Gilt Fund	571.30	604.60	-4.60	7.88
Global Equity Fd	258.50	273.60	+3.30	
Property Fund (46)	116.50	123.30	+0.10	7.21
AG Bond Fund	157.20	166.40	-0.60	
SCOTTISH AMICABLE 150 St Vincent Street, Glasgow 0141 248 2323				
Equity	670.70	706.00	+7.50	
Fixed Interest	408.70	430.30	+4.80	
Index-Linked	209.00	220.00	-1.40	
International	505.10	531.70	+0.80	
Property	301.50	317.40	+0.10	

	Bid	Offer	Wkly +/-	Yld %
Cash	240.20	252.90	-0.20	
Managed	522.70	550.30	+5.20	
Cap Gteed Bd	130.80	137.70	+2.30	
SCOTTISH EQUITABLE 28 St Andrew Square, Edinburgh EH2 1YF 0131 556 9101				
Cash	189.317	199.281	+0.19	
Index-Linked	172.50	181.70	+0.30	
Fixed Interest	199.70	210.30	+3.70	
Mixed	287.00	302.30	+2.80	
UK Equity	274.50	289.00	+3.40	
International	264.60	278.90	+1.10	
American	313.00	329.60	+1.00	
Japan	239.50	252.30	-2.40	
European	292.80	308.40	+3.80	
Pacific	363.80	383.10	-0.90	
Technology	468.00	492.70	+5.40	
Frgn Bd/Crrcy	253.90	267.40	-1.40	
SCOTTISH LIFE INVESTMENTS 19 St Andrews Square, Edinburgh EH2 1YE 0131 225 2211				
Property	224.10	236.00	-0.70	
UK Equity	404.10	425.50	+4.40	
American	296.30	312.00	-0.60	
Pacific	374.70	394.60	+0.60	
European	527.90	555.70	+2.80	
International	348.40	366.80	+0.90	
Fixed Interest	259.20	272.90	+2.10	
Index Linked	210.40	221.60	+0.60	
Deposit	203.40	214.30	+0.20	
Managed	320.50	337.50	+2.30	
Worldwide	133.80	140.90	+0.40	
Pen Worldwide	144.60	152.30	+0.60	
SCOTTISH MUTUAL ASSURANCE 109 St Vincent Street, Glasgow G2 5HN 0141 248 6321				
Flex Fund (35)	1864.50	1922.20		
Safety Fund	257.90	271.50	+1.40	
Growth Fund	259.10	272.80	+2.10	
Opportunity Fd	259.70	273.40	+2.00	
Cash Fund	181.50	191.10	+0.30	
European Fund	383.30	403.50	+2.60	
Gilts & Fxd Int	220.90	232.60	+1.40	
Index-Linked Fd	193.30	203.50	+0.50	
International Fd	314.30	330.90	+0.50	
North American	277.40	292.00	+0.20	
Property Fund	129.90	136.80	+1.30	
UK Equity	278.10	292.80	+3.60	
UK Smaller	268.40	282.60	+2.00	
SCOTTISH PROVIDENT 6 St Andrews Square, Edinburgh EH2 2YA 0131 556 9181				
Mixed	298.30	314.10	+3.20	
Equity	316.10	332.80	+3.30	
International	292.30	307.80	+3.50	
Property	233.20	245.60	-0.90	
Fixed Interest	238.50	251.10	-0.80	
Index Linked	192.50	202.70	-0.40	
Cash	194.10	204.40	+0.20	
Formerly Prolific				
Bal Gwth Mngd	888.30	945.10	+10.10	
Cash Fund	352.50	371.50		
Property Fund	300.50	316.70		
Equity Fund	1000.50	1064.40	+7.90	
Fxd Interest Fund	507.00	534.30	+2.50	
International	417.60	444.30	+3.40	
High Income	789.30	839.70	+7.00	
Far East	593.40	631.30	-2.10	
North American	657.00	699.00	-10.40	
Special Sits	727.80	774.30	+6.50	
Technology	953.40	1014.30	-18.30	
Extra Income Fd	436.60	464.50	+4.80	
Gilt Fund	516.10	549.10	+0.60	
European	165.00	175.60	+1.60	
Adventurous Mg	252.40	265.70	+2.40	
Secure Mgd	161.50	170.20	+1.00	
Equity Inc Dist	127.00	133.90	+1.10	4.45
Managed Dist	117.80	124.00	+0.80	5.00
SCOTTISH WIDOWS PO Box 902, Edinburgh EH16 5BU 0131 655 6000				
Inv Pol 1	1079.20	1079.20	+6.40	
Inv Pol 2	978.00	1029.60	+5.90	
Inv Pol 3	929.50	978.50	+5.10	
Inv Cash	329.30	346.70	-0.30	
Mixed Fund	510.30	537.30	+8.40	
Equity Fund	613.50	645.90	+10.80	
Property Fund	248.00	261.20	-2.00	
International Fd	553.90	583.10	+10.50	
Fixed Interest Fd	415.80	437.70	+3.00	
Indexed Stock Fd	211.50	222.70	+0.20	
Cash Fund	238.00	250.60	-0.20	
SKANDIA LIFE Skandia House, Portland Terrace, Southampton SO9 7BX 01703 334411				
Managed Acc	424.80	447.10	+3.40	
Equity Acc	517.40	544.60	+6.50	
International Acc	374.30	394.00	-2.60	
Property	232.00	244.20	+0.30	
STANDARD LIFE ASSURANCE CO 3 George Street, Edinburgh EH2 2XZ 0131 225 2552				
Cash	279.70	294.50	+0.20	
Equity	1160.80	1221.90	+15.10	
European	187.10	197.00	+2.20	
Far East	181.70	191.30	-0.60	
Fixed Interest	440.20	463.40	+4.20	
Index Linked	225.50	237.40	-0.80	
International	676.10	711.70	-0.80	
Managed	797.10	839.10	+7.50	
Nth American	174.60	183.80	+0.40	
Property	374.30	394.10	+0.70	
Pensions				
Cash	441.80	465.10	+0.60	
Equity	1746.80	1838.80	+36.90	
European	228.60	240.70	+1.50	
Far East	147.60	155.40	-0.70	
Fixed Interest	619.00	651.60	+6.00	
Index Linked	315.50	332.20	+1.20	
International	976.60	1028.10	+3.10	
Managed	1190.30	1220.40	+17.00	
Nth American	225.10	237.00	-1.40	
Property	518.80	546.20	+0.50	
Stock Exchange	262.10	275.90	+3.70	

	Bid	Offer	Wkly +/-	Yld %
SUN ALLIANCE St Mark's Court, Horsham, Sussex 01403 232323				
Managed Fund	760.40	800.50	+7.10	
Equity Fund	1006.70	1059.70	+9.00	
Fixed Interest Fd	451.30	475.10	+5.50	
Index-Linked Fd	340.50	358.50	+1.10	
Property Fund	532.50	560.40	-0.70	
International Fd	752.00	791.60	+8.90	
N American Fd	316.30	333.00	+5.70	
Far East Fund	246.20	259.20	-0.70	
Deposit Fund	312.00	328.50	+0.30	
Intnl Bd 1	#101.40		-0.40	
Worldwide Bond	175.30	184.60	+0.30	
European	184.30	194.00	-1.20	
Phoenix Assurance				
Wealth Assured	755.50	795.40	+8.70	
Ebor Phoenix Eq	508.60	546.60		
Property Growth				
Property Fund 1	618.10		+0.70	
-do- Acc 1	574.50		+0.70	
Agricultural Fd 1	659.50		+0.60	
-do- Acc 1	823.60		+0.60	
Abbey Nat Fd 1	460.70		+0.50	
Abbey Nat Acc 1	485.00		+0.40	
Investment Fd 1	406.20		+3.60	
Investment (A) 1	389.30		-3.50	
Equity 1	1472.50		+12.80	
Equity Acc 1	1406.30		+12.10	
Money Fund 1	499.90		+0.40	
-do- Acc 1	476.80		+0.40	
Actuarial Fd 1	469.00		+5.60	
Gilt-Edged Fd 1	423.80		+4.90	
-do- Acc 1	423.80		+4.90	
Retire Annuity 1	1272.10			
Immed Annuity 1	307.50			
Bldg Soc Life 1	236.80		+0.10	
SUN LIFE OF CANADA Basingview, Basingstoke, Hants RG21 2DZ Dealing: 01256 841414				
Growth Acc 1	1616.50			
Managed Acc 1	431.50			
Equity Account 1	1349.30			
Mngd Fund Acc	426.30	448.80		
Equity Fund Acc	586.40	617.30		
Prop Fund Acc	267.20	281.30		
Fixed Int Fd Acc	339.10	357.00		
Money Fund Acc	230.40	242.50		
Indx-Lnk Scs Ac	217.70	229.20		
Pers Pens Acct 1	2089.10			
Pens Mngd Acct	971.10	1022.20		
Pens Guarantee	274.20	288.70		
Pens Equity	372.10	391.70		
Pens Property	312.10	328.60		
Pens Fixed Int	319.10	335.90		
Pens Intl	271.20	285.50		
Pens Money	250.10	263.30		
Pens Indx-Lnkd	208.80	219.80		
SUN LIFE UNIT St James Barton, Bristol BS99 7SL 0117 9426911				
Managed Acc	995.60	1048.00	+7.50	
Property Acc	321.70	338.70	+4.40	
Equity Acc	1654.20	1741.30	+20.00	
Fixed Int Acc	442.10	465.40	+3.40	
Cash Acc	323.30	340.40	+0.40	
Amer Equity Acc	458.10	482.30	+0.70	
Japan Acc	311.10	327.50	-4.30	
Pacific Acc	387.70	408.20		
Far Eastern Acc	877.60	923.80	-1.90	
International Acc	658.20	692.90	-0.20	
Distribution Fund	290.70	306.00	+2.40	5.88
European	210.20	221.30	+1.00	
Deflrd Dist	185.60	195.40	+1.40	
TSB LIFE LTD Charlton Place, Andover, Hants SP10 1RE 01264 345678				
Managed Fund	317.00	333.70	+2.20	
Property Fund	233.60	246.00	-0.10	
Fixed Interest Fd	245.20	258.20	+1.80	
Money Fund	209.10	220.20	+0.10	
Equity Fund	412.70	434.50	+3.20	
WINDSOR LIFE Windsor House, Telford, Shropshire 01952 292929				
Managed Bond	762.90	803.90		
Money Fund	331.00	348.40		
Equity Fund	695.60	732.20		
Fixed Interest	306.40	322.50		
Property Fund	346.10	364.30		
Gresham Framlington				
American & Gnrl	655.70	690.90		
Income	804.60	847.80		
International Gth	678.50	715.00		
Capital Fund	678.30	714.80		
Recovery Fund	640.80	675.20		
Japan & General	277.10	292.00		
Formerly AEtna				
Life Funds				
Squirrel	18.62	19.61		
Bear	21.57	22.71		
Owl	23.14	24.36		
Bull	19.72	20.76		
Stag	20.60	21.68		
Gilt Edged	20.28	21.35		
Deposit	16.39	17.25		
Pensions				
Squirrel	25.94	27.30		
Bear	30.48	32.08		
Owl	32.19	33.88		
Bull	25.99	27.36		
Stag	26.59	27.99		
Gilt Edged	25.91	27.27		
Deposit	21.50	22.63		
Pre 1982 Series				
3-Way Fund	643.09			
1982 Series				
UK Equity	380.86	400.95		
N Amer Equity	334.10	351.68		
Far East Equity	385.85	406.16		
Fixed	320.93	337.82		
Cash Deposit	213.46	224.69		
Property	147.47	155.23		
Special Opp	387.65	408.05		
Managed	339.26	357.12		
Index-Linked Fd	200.70	211.26		

Students tighten spending reins

First-year students who began university at the end of last summer are showing signs of "financial know-how", according to the big banks. Almost two-thirds of freshers who opened a Barclays account arrived at university with savings of around £780. Faced with ending their courses thousands of pounds in debt, 35 per cent of students surveyed said they set themselves a weekly spending limit.

Richard Harvey, head of youth strategy at Barclays, says: "For the first time, there is evidence of a new realism among first-year students. They are much better prepared. They may well have brothers and sisters who have been through the experience."

Within three weeks of arriving, 23 per cent of students at Barclays had applied for a government-funded student loan. The average student loan is £1,042, but it forms only part of their funding package. According to the Student Loans Company, 54 per cent of all students take out a loan, and SLC predicts an increase of 5-7 per cent over the current academic year. To bring in additional funds, 14 per cent of freshers surveyed by Barclays had found a job, working about 11 hours a week.

Fifty-two per cent of freshers who bank with Barclays were given an allowance from their parents of about £50 per week, and 18 per cent were given a one-off payment of more than £800. Twenty-eight per cent had received no financial help.

Seventeen per cent of freshers who opened a Barclays account had more money than expected, while 45 per cent said they had less. Most spent their money on books and clothes. Only 9 per cent of expenses was spent on groceries and 12 per cent on entertainment.

Although students are better prepared, Mr Harvey said: "Debt levels will be similar to last year's, or even higher, since the grant has been cut by 10 per cent."

Between the beginning of October to December, there was a 28 per cent increase in overdrafts among freshers opening a Lloyds account. Two months ago, 11 per cent surveyed had an overdraft of between £1 and £500, while 1 per cent were more than £500 overdrawn. Thirty-one per cent were more than £400 in credit.

MORAG PRESTON

THE TIMES WEEKEND MONEY LETTERS

Women draw short straw over pensions

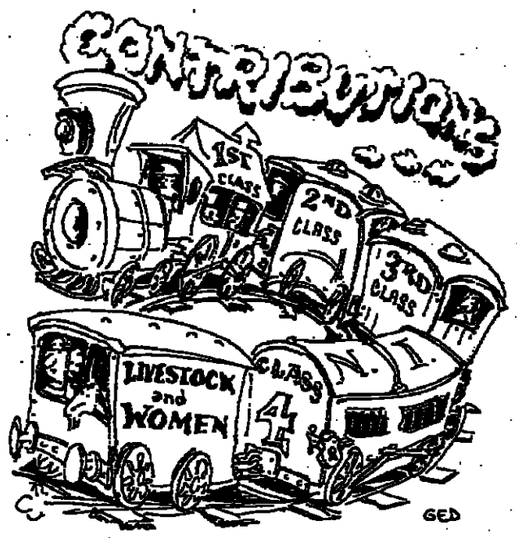
From Mrs Olga Wikeley

Sir, To withdraw a woman's state pension, paid for with her own contributions, when her husband starts to get his pension, on the grounds that it is an "overlapping benefit", is just another example of women left to draw the short straw.

Like Mrs Jenkinson (Karen Zagor's article in Weekend Money on December 9) I was incensed when this happened to me; however, correspondence with the Department of Social Security, the Equal Opportunities Commission and others merely confirmed that this was the law — and my bad luck.

Insult was then added to injury when I found that the Class 4 National Insurance contributions which I had been obliged to pay during my periods of self-employment (too often the only work available to women with young children) were in fact just income tax under another name, and were of no benefit at all towards my pension, even had I been allowed to keep it.

Yours faithfully,
OLGA WIKELEY,
Jutland,
Carrick Drive,
Sevenoaks, Kent.



Reduced charges could repair trust in European trusts

From W. A. Smith

Sir, Robert Miller's article (Buy-back boost for European trusts, December 16) was excellent, short and straight to the point. This is the type of report that appeals to small investors and is well appreciated.

This particular issue needed to be addressed, following the publicity that surrounded the launch of both the Kleinwort Benson and Mercury European privatisation trusts.

Mercury and Kleinwort are thinking up various schemes to appease the investors in the these trusts, but I believe that the public has become sceptical. Although I myself take the five-year view, I would not deal with these companies again. Both could do something to achieve the return of confidence, however, by reducing their charges.

A prosperous new year to you.

Yours faithfully,
W. A. SMITH,
8 Hoel Isaf,
New Inn,
Pontypool,
Gwent.

Checking up on Premium Bonds

From Tom Threlfall

Sir, Mr Whipp (*Weekend Money* Letters, December 9) is concerned how the list of Premium Bond numbers is kept up to date and whether it is possible for numbers to be accidentally deleted.

When a purchase is registered, the bond numbers are not, as Mr Whipp suggests, entered by keyboard operators, so there is no scope for manual error. Our computer system automatically generates bond numbers to the value of the purchase and records them under the purchaser's holding. Bond numbers are allocated strictly in sequence and computer checks are made to ensure numbers are not duplicated.

On repayment, details of the bonds to be repaid and holders details (including their holder's number) are matched against our computer records. The relevant bonds are marked as repaid only after the system has confirmed that they are correctly registered as belonging to the applicant.

No system of registration can be guaranteed to be absolutely foolproof. But our processes are so thorough, and subject to so many checks, that I am confident that the potential for undetected error is infinitesimal.

Yours faithfully,
TOM THRELFALL,
Head of Operations,
Premium Bond Office,
Blackpool.

TONY WHITE



Water privatisation has not proved to be a barrel of fun

Let the experts back up their claims of cheaper charges for water

From Roland Rench

Sir, If water privatisation has been so beneficial, financially and otherwise, for its captive consumers as implied by Janet Langdon of the Water Services Association (Letters, December 23), then why has the Government smartly backed off arranging for the Scots also to enjoy such benefits?

No prizes for guessing the answer, as was prophesied in 1988 by a number of us having no party political commitment. The promise of lower charges, in real terms, has turned out to be the biggest *"con" to be perpetrated upon* the public of England and Wales this century.

If Ms Langdon asserts that my charges are now lower than if the water industry had remained in the public sector — carrying out, of course, precisely the same capital programme to date — will she kindly provide relevant verifiable details proving her contention. She may like to know that neither the Government nor my water company can.

Yours faithfully,
ROLAND RENCH,
8 Minshull Place,
Park Road,
Beckenham, Kent.

☐ **Letters or information for *Weekend Money* may be sent by fax to 0171-782 5082. Letters should include a daytime telephone number.**

ANNOUNCEMENT

M&G is proposing to launch a new Investment Trust in February this year. This will be available for investment in The M&G PEP for a limited period only.

It will provide an opportunity for you to invest your tax free PEP allowance for both the current tax year and for the 1996/97 tax year – a total tax free investment of up to £12,000.

To: The M&G Group, Bristol BS38 7ET. Please send me a free copy of the new M&G Handbook and details of the new M&G Investment Trust.
NO SALESMAN WILL CALL.
You should contact your independent financial adviser (if you have one) before investing. The price of units and the income from them can go down as well as up. The value to you of the tax benefits will depend on your own circumstances. The tax regime of PEPs could change in the future.

Mr/Mrs/Miss	INITIALS	SURNAME
ADDRESS		
POSTCODE		DF-NAACSA

M&G does not offer investment advice or offer any recommendations regarding investments. We only market the packaged products and services of the M&G marketing group.

Issued by M&G Financial Services Limited. (Regulated by The Personal Investment Authority.) M&G Unit Trusts are managed by M&G Securities Limited. (Regulated by IMRO and The Personal Investment Authority.)

We never make your name and address available to unconnected organisations. We will occasionally tell you about other products or services offered by ourselves and associated M&G Companies.

Tick the box ☐ if you would prefer not to receive this information.

M&G
Managing your money for the longer term

FREE
The new edition of the M&G Handbook is now available, giving details of M&G's range of PEPs, Unit Trusts, Savings Plans and Regular Income Plans.

For details return the coupon or telephone (24 hour literature service) 0990 600 613.

THE M&G PEP

WORLDCOVER
ANNUAL TRAVEL INSURANCE
CALL US ON 0800 365 121

Family financial advice you can trust?
Talk to your local solicitor...

You may have unexpectedly found yourself with a lump sum, perhaps through inheritance or retirement, and may be wary of talking to a financial salesman.
You need a truly unbiased professional who you can trust.
The Solicitors Trust, the leading national network of 200 local solicitors, can help you.
Return the FREEPOST coupon or call FREE, anytime, on:
0500 010·010

THE SOLICITORS TRUST
FREEPOST, Bournemouth BH1 1BR
Mr/Mrs/Miss
Initials
Surname
Phone
Please include phone number & postcode - these enable your local solicitor to react to your request most efficient service.
Address
Data Protection Act 1984. Please tick box if you do not wish to receive further mailings.
TIMES/12
For The Solicitors Trust



Late burst leads to record close

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

BANKS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
2937½	2137½	ABN-AMRO	2925		4.4	10.9
654	473	Abbey Nat	635	+5	3.8	12.7
368	250	Allied Irish	354	+3	4.1	10.2
303	198	Aus New Z	303	+3	5.2	
4425	2531¼	Bank America	4187½	+37½		
307½	191½	Bank Scotland	281	+2	2.7	12.4
812½	557¼	Barclays	739		3.8	16.1
488	288	Bk of Ireland†	472	+4	3.6	9.5
525	418	Cater Allen†	424	-2	8.8	7.0
4719¾	2450	Citicorp	4337½	+50		
340½	216¼	Close Bros	318		3.4	14.1
£162¼	£129¼	Commerzbk	£153¾	-2¼	3.5	
1375	993¾	Dai Ichi Kan Y	1259¾	+25	0.4	
3231¼	2775	Deutsche Bk	3075		2.4	
881¼	568¼	Espirito Santo	593¼	-16¼	5.9	8.0
1611	1138¼	Fuji Bank Y	1421¼	-6¼	0.4	
480	395	Gerrard Nat	444	+2	6.3	14.3
253	180	Hambros	206	+6	4.6	
1019	588	HSBC	1006	+8	3.5	13.1
994	578	HSBC HP	992	+8	3.6	12.8
403	228	Irish Perm	400		3.0	9.2
463	353	Joseph (L)	448		5.2	25.0
145	85	King Shaxson†	143	+4	7.9	11.1
417	217	Lloyds TSB†	331½	-12		
592	479	Nat Aust Bk	582	+1	6.8	
697	454	Nat West	649		4.4	10.1
3000	2150	Ottoman Bank	2500		6.6	3.4
67	44	Rea Brothers	65		1.9	26.0
639½	373½	Royal Bk Scot†	586	+6	3.5	13.3
1478	905¼	Schroders	1368	+20	1.3	19.5
1180	829¼	Schroders N/V	1123	+3	1.6	16.0
111	81	Singer & Fried	109		4.2	11.3
625	246	Stand Chart	548	-4	2.1	13.8
121	70	Union	85½	-1½	4.4	
£145¼	9043¼	Wells Fargo	£140¾	+343¾	2.1	
270	211	Westpac	264¾		5.1	
395	200	Wintrust	275		5.4	15.5

BREWERIES

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
285	143	Ascot Hldgs	264	+1		0.5
731	487	Bass†	719	+5	3.9	
472	239	Boddington	472		2.4	24.3
192	137	Burtonwd Brwt	176	-1	3.8	17.0
194	137	Eldridge P 'A	194	+3	3.0	
430	335	Fuller Sm A'†	416		2.6	17.8
588	402	Greenalls Grp	588		3.1	
656	458	Greene King	623	-2	2.9	16.6
300	240	Hardy Hansn	300	+1	4.3	
160	150	Hemiree	155		4.5	10.9
3425	3048	Holt J	3105		2.2	16.6
347	219	Marstield	316	+2	2.1	15.9
321	266	Mstn Thmp†	307		3.0	14.5
543	391½	Morland†	535		2.8	
8½	6	Paramount†	6¼		4.4	10.0
703	307	Regent Inns	658		1.3	25.9
2387½	1287¼	SA Breweries†	2350		1.5	31.8
640	482	Scot & New	612	+1	3.9	16.3
337	230	Scot & New P/P	330			
218	173	Tom Cobleigh	215	+1	1.6	34.9
309	211	Vaux Group†	282	-2	4.5	14.8
642	449	Wetherspoon JD	642	-2	1.6	26.1
680½	521	Whitbread†	680½	+11½	3.8	16.8
587	483	Wolvrhmptn D†	579		3.3	
310	186	Yates Bros	303		1.3	26.8
475	425	Young 'A'	436		4.3	17.7

BUILDING & CONSTRUCT

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
150	125	Abbey	135	-5	4.9	8.9
223	143	Allen†	221	-1	3.4	16.5
107	54½	Amec†	94	+2	4.0	19.8
275	133	Andrews Sykes	256			
195	137¼	Ashtead	173		1.8	17.1
105	30	Avonside	32		12.9	5.1
38	23	Bailey (Ben) Con	25		5.2	6.1
41½	30¼	Barcom	35		1.1	
247	158	Barratt Devs	247	-1	3.8	15.4
177	122	Beazer Homes	177	+1	4.1	12.7
266	180	Bellway†	259	+7	3.7	12.4
37	15	Bellwnch	18		1.4	9.7
502	315	Berkeley Gp	502	-8	2.0	15.5
185	160	Bett Bros†	171		3.9	6.1
245	185	Boot (Henry)	188		4.8	8.8
124	81	Brandon Hire†	94		3.0	16.7
40	17	Britannia Grp	33		8.7	4.5
160	28	Br Bldg & Eng	31	+1		
134	93	Bryant	112		5.6	10.2
121	82	CALA	88		4.5	8.5
38	16	Campbell & Arm	17			13.5
64	34	Clarke T	42		12.1	15.1
242½	67	Costain	71	-2		
110	53	Countryside	58		6.2	
81	43	Crest Nicholson	54½		4.6	7.6
98	70	Cussins	78		6.1	6.8
293	165	Eve Group	168		6.7	9.0
29	13	Galliford	18		6.9	36.6
863	738	Gleeson (MJ)†	738		2.5	14.0
86	60	Green (Ernst)	61	+1	10.5	26.6
273	178	Havelock Euro	270		1.5	22.7
158	115	Hewden-Stuart	137	+2	2.6	14.6
93	73	Higgs & Hill	83		3.8	70.5
32	14	Howard Hldgs	15		6.7	17.5
29½	8¼	Jarvis	23½			
148	98	Keller	143		3.4	13.9
277	185	Laing (J)	277	+3	4.1	34.2
106	82	Laing 6.4% Cv Pf	105½	+1	7.6	
61	12	Lovell (YJ)	15			
210	178	Maunders (J)	192	+2	3.7	10.2
181	104	McAlpine (A)	148		5.1	16.9
70	48	McCarthy & St	66		3.8	9.2
83	51	Morgan Sindall	82		1.3	
124	116	Morrison Cons	123	+1	4.3	12.0
106	53	Mowlem (J)	99½	+½	4.2	29.7
216	162	Persimmon	204	+1	5.8	14.1
114½	76¼	Pochins	108		1.9	13.2
126	94	Prowting†	111		4.3	14.8
53	13	Raine Ind	17		3.7	
53	45	Secure Retire	49		2.6	9.3
134	93	Redrow	134		2.9	12.4
398	318	Sherif Hldgs†	319		2.7	11.7
112½	71	Shanco	73		6.8	11.2
368	258	Spandert	353		1.0	22.5
176	142	Tay Homes	149		5.9	10.2
130	98	Taylor Woodrw	117½	+½	2.4	22.4
568	415	Tilbury Dougls	445		8.3	15.2
59½	28	Torex Hire	31		5.2	13.2
23	6	Trenchenwood	11			4.5
20	7¾	Try Group	10½		6.0	14.7
109	71	Vibroplant†	75		6.8	5.6
116	93	Wainhomes†	108		5.6	9.3
80	37	Ward Hldgs	51		3.7	11.4
182	117¼	Westbury▼	173		4.2	12.8
5½	2¾	Wiggens	5			34.4
174	124	Wilson (C)	167½	+½	3.4	12.4
372	308	Wilson Bowdn	355		3.5	13.0
146	97	Wimpey G	144		4.8	21.0

BUILDING MATERIALS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
14	7½	Albrighton	12½			
445	311¼	Alumasc	400		2.2	17.3
342	267½	BPB Ind†	302	+2	3.8	14.0
133	94	Baggeridge Bk	114		3.5	
36	22½	Baxton	32½		7.6	16.0
76	36	Blockleys	47		1.1	
342½	255	Blue Circle	342½	+3½	4.3	15.6
89	72	Breedon PLC	77		7.8	10.7
136	106	Br Dredging	108	+1	6.5	14.1
480	338	CRH	466	+2	2.1	18.2
46	38	Cakebread Rby	38		3.3	
210	140	Cape	140		8.8	10.9
273	173	Caradon	195½	-1½	6.1	10.1
134½	99¼	Caradon pf	107½		8.4	
55	18	Chieftain Gp	19		13.2	
198	105	Dyson (J&J)	178		2.8	14.7
90	63	Dyson 'A'	82		6.1	6.8
98½	56¼	Eclipse Blinds	87			
315	220	Epwin	237		4.7	12.8
133	73	Fibro	123			
99	85	Gibbs & Dandy	91½		4.4	
205	160	Graham Grp	204	+3½	3.3	17.8
393	312	Halstead (J)	393	+2	2.7	17.3
325	254	Hepworth	319	+1	5.8	14.7
85	38	Hewetson	39		8.2	8.1
268	202½	Heywd Wim	246	+6	7.0	12.7
85	63	Ibstock	68½		3.2	11.3
398	282	Johnston	336		3.9	7.8
108	84	Lilleshall	88		6.9	10.5
139½	105	Marley	111		5.3	9.7
160	123	Marshalls	148	+2	4.3	10.5
393	289	Meyer Int†	386		3.7	14.6
178	113	Newman Tnks	119		7.2	10.7
108	71	Norcros	87	-1		
20	12	Phoenix Timber	17			18.2
207	136½	Pilkington▼	202	+5	3.0	16.0
177	122	Polypipe	175		1.9	16.3
1119	848¼	RMC Gp	991	+4	2.7	13.5
18	3	Ramus	5			
470	322	Redland	388	+5	5.4	11.9
122	88	Roskel	85		5.7	9.9
176½	128	Rotwold	143		5.3	11.6
125	100	Rugby Group	110	-1	4.1	14.2
113	88	Russell (A)	113		2.8	15.5
262	196	SIG	196	-1	4.3	10.9
19	11	SWP	11	-½		
180	158	Sharpe & Fisher	157		4.0	12.5
43	16	Smdog Rsns	27	+1	2.8	
130	80	Tarmac	103	-2	6.7	15.6
160	109	Tilbo	103		5.9	
357	255	Travis Perkns	357	+2	3.2	16.0
36	24	Tudor	30		3.1	17.8
68	33	Waterhouse	50			
136	83	Wickes	126		1.9	23.5
455	324	Wolseley†	451	+2	2.7	15.2

BUSINESS SERVICES

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
2	0½	Anglo Utd	0½			
110	57	App Holo	98			
7¾	5¾	Bailey (CH)	6¼			
59	36	Black Arrow†	39	+1	8.9	6.8
91	60	Br Bloodstock	90			29.0
8	3	Cabl Gp	3¾			
9¼	4½	Chemoxy†	7¼	+¼	2.5	
161	135	Cosalt†	144		7.8	
277	215	Fitotax	258		1.4	17.7
43	24	Headway	33			30.0
438	248	Hozelock	433	+1	2.5	16.6
168	93	Leigh†	100		8.2	11.8
231	102	Waite Gp	134		5.8	8.8
265	149	Photo-Me†	153		4.1	13.4
68	53	Plant & Gen†	56		6.0	6.1
11	0¾	Rodime	1¼			
104	73	Shanks & McEwan†	89		4.8	18.4
213	160	Sinclair (Wm)	161		5.2	12.8
480	149½	Superscape VR	426	-1		
414	241	Waste Mgt Ind	344	+8		13.0
148	73	Waste Recyg	136		1.1	29.5

CHEMICALS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
198	146	Albright & Wil	159	+3	4.7	16.8
137	109	Allied Colloids	135		2.4	20.5
245	195	Amber Ind†	208		3.4	17.8
73	47	Amberley Gp	69		2.4	19.8
£147½	£120¾	BASF DM	£145¾	+68¾	3.1	
923½	689	BBC†	901		3.7	17.3
303	235	BIP†	265	+2	5.2	15.4
£172¾	£141¼	Bayer DM50	£171½	-21¾	3.4	
165	103	Blagden	148			
119	67	Brent Chems	71	+2	5.6	19.4
278	200	Br Vita	215	+3	4.6	13.7
239	184	Canning (W)	212		4.6	13.6
439½	352	Courtaulds†	407	+1	4.8	16.6
387½	310	Croda	340	+4	3.3	14.8
233	126	Doeflex	208		3.5	13.5
382	234	Ellis & Everard	347	+2	4.3	14.4
107	58	Euro Colour†	83		2.8	20.2
224	114	Gibben	194		4.2	15.2
145	78	Hickson	77		8.7	7.3
£175½	£123¼	Hoechst	£175	+112½	2.8	
221½	153	Holliday Chem	164		3.8	11.7
849½	640	ICI	763	+6	4.7	14.6
360	188½	Inspec	329	-1½	1.8	23.0
159	97½	Kalon	113	+1	5.1	12.8
852	589	Laporte	674	+15	4.3	13.9
86	65	MTM	78		2.6	14.0
385	275	Manders	275		5.1	12.4
66	30	Mestotec	37		5.1	13.8
516	362¾	[illegible]	431	-1¼	4.7	19.3
425	290	Porvair	351		1.8	25.7
250	188	Scapa†	222	+2	3.6	15.8
34	18	Seltide Spec#	27		2.2	33.2
1073½	695¾	Takeda Chem	1052½	+23½	0.8	14.3
256	186	Wellington Hdg	248		3.4	19.0
1058	728	Wolstenholme R	993		2.8	16.7
374	255	Yorks Chem	255		4.2	12.5
340	236	Yule Catto	305		3.0	16.1

DISTRIBUTORS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
107½	69¼	ABI Leis†	93		5.8	8.5
99¼	44½	Alson & Harvert	443		5.5	5.8
21	13	Alexanders	16		3.5	26.3
113	88	Appleyard	98		7.7	10.6
4	3¼	Ass Br Eng	3½		2.1	28.5
622	518	BSS Group†	573		4.7	15.0
39	31	Burco	38			
24½	15½	Bessing Power†	16½		9.5	
28	12	Bogod 'A'	26		3.4	9.2
445	345	Brammer	430	-1	3.9	16.5
21	10¼	Bridgend Gp†	18	-1	1.4	
96	78	Bull Fittngs	85	-3	4.7	12.9
270	215	Caffyns†	245		5.9	16.9
86	54	Central Mtr	75		4.6	20.4
61	35	Cook (DC)†	56		3.8	8.2
330½	220	Cowie	287	-1	4.1	12.4
155	125	Dag Motors	126		7.1	10.4
598	503	Denmans El	505	+2	1.9	11.1
501	375¼	Diploma	391		4.6	
370	236	Electrocomponts†	360	+1	2.1	24.4
283	153	Eurodis Elec	263	-23	1.9	19.6
235	64	Eurodollar†	68	-1	14.3	4.1
120	87	European Mtrs	96		6.8	8.2
449	280	Evans Halshaw	286		6.8	8.9
732	512	Farnell Elect	719		1.7	20.9
72	48	Fife Indmar	66		6.2	10.8
24½	15	Gadsea	17		6.0	7.5
37	16	[illegible]	34½		1.1	
108	61	Gowrings	86		3.3	14.3
218	148	Harris (Philip)†	217		4.2	13.8
220	142	Headlam	220		2.4	19.3
554	258	Henlys	497		2.5	18.5
137	91	Holders Tech	133		5.6	25.3
163	88	ISA Intl	153		1.3	16.7
430	200	Inchcape†	249	+4	7.5	22.6
66	53	Jacks (Wm)	60		1.8	11.4
187	142	Kwik-Fit	169	+2	3.4	14.4
358¼	254½	Lex Service	306	+1	5.9	16.3
195	146	Lookers	149		6.4	8.2
22	9	Malaya Grp	11½		5.2	15.5
9¼	5	Middlesex	8¼		0.7	30.1
71	36	Motolease	45	+4		6.3
534	330	Norbain†	485		1.9	16.7
268	79	Northamber	255		0.9	20.4
155	135	PCT	137		7.0	9.8
283	225	Pendragon	272		3.8	14.2
166	123	Perry Gp	146		6.5	11.0
148	126	Quicks Group	135		5.3	11.5
198	160	REA	185		2.7	22.0
3¼	2¼	Reece	2¾			
73	48	Ronson	56		2.8	11.4
6½	2½	Ross Gp	3½			
63½	37½	SEP Ind	54½		3.7	
17½	8½	Saltire	12			6.8
74½	38	TLS	70		3.3	11.9
266	226	Time Products†	247		4.7	14.4
275	151	Vardy (Reg)	273		2.6	17.3
325	240	Wholesale Ftgs	325		4.5	20.3
80	54½	Wichart†	55½		1.8	13.2
90	56½	Wyko	78	-3	2.0	77.5
118	68	Young (H)†	109		4.5	

DIVERSIFIED INDUSTRIALS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
175	116	Adwest	121		8.1	9.7
353	235	Antofagasta	293		1.9	13.8
940	728½	Broken Hill	912		2.6	21.2
348	291	BTR	329	+7	5.3	14.3
582	405	BAT†	567½	-3½	5.0	12.9
270½	144	Berisford Intl†	204	+9	1.8	
131	71	Bibby (J)†	115		6.2	9.3
55½	40½	Brierley Inv	50¾		8.5	2.8
948	745	Charter	862	+22	3.6	14.0
314	185	Cookson	306	+1	3.0	19.4
153	100	Grampian Hdg	130		5.6	14.7
243½	190¾	Hanson†	192½	+½	7.8	10.5
162½	135	Harrsn Crsfld	160	+5	7.0	17.0
391½	200½	Hutch Whamp	391	+2½	2.0	21.1
584½	341¼	Jardine Math	441¼		3.6	8.9
37	26	Jourdan (T)†	27		5.8	7.3
182	134	Lonrho	176		3.2	24.3
173	113	McLeod Russel†	167		4.8	
44	34	Porter Chadbn	40			13.6
631	430	Powell Duffryn†	443½		7.0	18.2
152	123	Ropner	144		7.2	9.9
178	120	Sime Darby†	165	+1	2.8	15.3
230	164	Staveley†	199	+3	5.3	13.6
207	148	Suter	164	-2½	7.4	10.9
286	227	TI Group	268		2.7	15.1
289	214	Tomkins	282	+3	3.8	15.7
76	18¼	Trafalgar H	27¼	+¼		
295	295	Unitate	295		7.7	
400	315	Wardle Storeys†	365	+6	5.9	19.5
300	236	Wassall	269	+7	2.1	15.3
200	162	Whitecroft	193		2.8	14.8
350	298¼	Williams Hldg	328	+3	5.2	15.3

ELECTRICITY

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
754¼	437½	East Midlands▼	667	-7	5.5	9.0
978	535	Eastern Grp	973		3.6	13.0
742½	411	London Elect▼	574	-8	6.8	7.6
788½	441¼	Midlands Elec	738	-8	6.2	9.5
214½	198	National Grid	199½		7.0	9.0
561	421½	National Power	449½	+1½	4.6	9.2
271	132	Nat Power P/P†	154½	+½	4.5	9.5
703¼	442	Northern Elec▼	627	-4	6.8	6.3
427	313	Nthn Ireland	433	-2	4.2	8.4
1202	611	Norweb	1025		3.5	10.8
609	457½	PowerGen	532½	+1½	4.0	9.8
299	176½	PowerGen (P/P)	221½	+3½	3.9	11.8
379	308	Hydro-Elect	359½	+2½	5.1	9.8
385½	306	Scottish Power	370	+2	4.9	10.7
528	244¼	Seeboard	526	-2	3.4	11.3
945	501¼	Sth Wales	937	-5	4.6	8.7
977	548	Southern Elec	904	-8	4.5	11.5
741½	465	Yorkshire Elec	667½	-17½	6.7	7.1

ELECTRONIC & ELECT

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
577	292	Acal†	554	+1	1.7	20.1
248	77½	Acorn Comp	243	+4		
865	625	Admiral	818		1.3	21.4
290	195	Alba	280		2.4	18.1
296½	127¼	Amstrad	198	+4½	1.6	
41	30	Arlen	35		2.1	12.1
131	77	Astec	114½		1.4	17.8
521	118	Azlan	505	-2	0.8	22.5
364	239	BICC†	276		5.7	16.2
250	215	Bestec Hunter	220		5.8	11.8
523	423	Blick	458		3.8	
435	284	Bowthorpe	420		2.8	19.2
27	17½	Bulgin (AF) 'A'	23¼		2.1	9.4
201	117	CML Micro	133		5.7	13.9
39	17	Channel Hldgs	27		6.1	7.6
29½	19	Chloride	23½		1.8	30.0
80	61	Clarkehde	72		5.5	12.0
170	37	Cray Elect	42		4.5	
648	482	Critchley†	644		1.9	22.0
600	330	Danka Bs Syst	585	+17	0.4	31.6
533	373	Dale	399		4.8	13.7
365	355	Domino	403		3.1	13.2
72	61	Dowding Mills	64		5.4	17.0
2575	1485	Druck	2575		0.6	38.6
3340½	2490¾	Electrolux 'B'	2650	-46¼	4.6	4.1
34½	26	Emess	31½		0.4	
1659½	850	Ericsson 'B'	1259½	+3½	3.4	8.0
104	64	Eurocopy	72		4.1	
575	370	Eurotherm†	549	+7	1.7	
542	375	Fairey Group	536	+5	1.7	22.5
514	166	Filtronic Com	496	+18	0.2	79.3
690	195	Forward Grp†	620		1.4	26.6
100	40	Forward Tech	90		3.5	12.6
359	289	GEC†	355	-4	4.1	16.6
171	122	Graseby	130	+1	6.3	11.9
141	75	Ind Control	107	-1	4.2	21.3
30	14	Intelek	26	+3	3.6	33.0
320	220	Kenwood App	230		5.5	10.1
107	50	Kode	99	+2		
49	28	LPA Ind	34		6.2	24.2
330	265	MTL Inst	280		2.1	15.6
298	240	Menvier-Sw	249		2.6	16.4
53½	30¼	Microvitec	49		2.0	16.5
446	231	Mitel	411	-5		
464	315	Oxford Inst	405		1.8	16.0
183	51	Pacer Systems	180	+7	2.3	23.9
112	73	Pearl	99		4.3	16.0
3321½	1906¼	Philips Lmp nv	2334¾		2.1	9.3
349	202	Pifco	206		3.0	12.9
327	192	Pifco 'A' Vtg	196		3.2	12.2
153	116	Plasmec	141		4.0	11.3
153	98	Pressac	146		3.0	
54	23	Prestwick	38¼			15.3
913	243	Psion	780		0.6	33.0
31	15	Quadrant Grp	17		1.8	47.5
295	217	Racal Elect	285	+1	2.4	21.8
83	44	Radamec	78		3.5	17.5
449	301	Rotork†	388	+1	0.6	21.8
286	202½	Roxboro	268		2.5	13.2
20½	5	Scantronic	9			
62	36	Silvermines	82	+1	2.2	16.5
67	32	Soundtracs	32		9.8	9.2
260	163	Stoves	260	+15	2.2	18.2
9½	5	TDS Circuits	6¼			
3486¼	2458¼	TDK	3300	-18¼	0.9	
376	37	Tadpole Tech	77	+2		
160	57	Telemetrix	124	-1	1.2	17.6
102	63	TGI†	94	+1	3.8	11.2
1048	342	Telspec	814	+5	0.6	45.5
288	226	Thorpe FW	235		2.1	14.3
184	130	TLG†	162		1.9	17.5
38	18	Total Systems	21			21.8
320	227	Tunstall	307		1.8	14.0
567	360	Unitech	487		1.9	17.9
13¼	8	Verity	12½		1.0	19.9
465	368	Volex	434		5.6	15.3
79	16	[illegible]	17½	+½		2.5
187	122	Whessoe	159			3.6

ENGINEERING

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
347	167	AIM	293	-4	1.9	
97	47½	APV†	73	-1	5.3	
249	87	ASW	87½		9.0	4.2
157	42	Alvis†	140	+1	1.8	
178	133	Ash & Lacy	176	-1	4.6	12.1
648	538	Atlas Equip	645		4.3	22.6
153	118	Ayrshire Metal	126		5.5	7.2
102	79	BI Group	101½		5.9	13.0
112	112¼	Babcock†	142	+1	2.3	
165	122	BMR	133		6.9	12.8
108	77	Baynes (Charles)	98		2.8	17.0
38½	33	Beauford	27		2.1	6.3
130	90	Billam	95		7.0	
421	308	Bodycote†	412		1.8	21.0
81	33	Booth Inds	40			
21	13½	Brasway†	17½		4.5	17.0
157½	118	Bridon▼	119		4.3	14.9
835	418½	Br Aerospace	797	+7	1.7	29.8
191	144	Br Steel†	162½	+1½	6.5	4.7
14½	10½	Brooks Tool	11½		1.1	27.2
49	32½	Brunel†	35½	+½	1.8	13.9
190	100	Bullough	103	+2	7.3	10.0
123	71	Burnfield	100	+1	3.8	14.5
334	236	Carclo Eng	314		4.1	15.8
194	150	Castings†	174		2.6	14.1
168	145	Chamberlin Hill	166		6.7	9.4
395	294	Chemring	360		3.7	
225	130	Clyde Blowers†	203	+5	3.7	45.3
471	302	Cobham	471	+5	2.3	28.7
725	505	Cohen (A)†	645		1.2	6.0
209	146	Concentric†	180	+2½	4.8	12.6
243	210	Cook (Wm)†	221		4.7	9.1
249	188½	David Brown	197		4.5	12.9
133	68	Dobson Park	130		5.0	26.8
417	330	EIS†	359		4.5	13.6
115	91	Eleco (B)	107		3.2	11.4
94	71	Expamet	90		2.3	17.0
184	130½	FKI†	165	+2	3.6	15.5
157	119½	Fenner†	131		3.4	12.8
35	1½	Fenturn	1½			
40	22	Firth Hldgs	38	+½		21.3
123	77	GEI Int†	120		3.6	11.9
189	117	Garton Eng	177		4.1	8.6
378	292	Glynwed	321		4.9	12.9
13½	10½	Graystone	13½		4.6	9.4
89	59	Haden MacLn	83		3.3	21.7
200	133	Hadleigh†	182		2.8	11.9
215	135	Hall Eng	177		4.3	
176	133½	Halma	176	+4	1.6	23.5
57	39	Hampson Ind	45		6.2	10.3
37	19	Hay (Norman)	26			
137	102	Hill & Smith	103		7.1	13.0
59	38	Hopkinsons	32		5.1	
41	38	How Gp	35		2.7	
95	66	Howden	67	-1	5.2	8.7
219	182	Hunting	198		8.3	18.6
348½	286	IMI	328½	+1	4.1	29.7
67	40½	Johnson & FB†	60	+½	2.1	24.9
614	499	Johnson Matthy	523		3.0	15.2
52½	28	Jones Shipman	46			
608	310	Kelsey Ind	608	+20	5.1	
290	265	Lincat	288		3.6	14.2

ENGINEERING, VEHICLES

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
38	23	AAF Inds	25			
294	153	Airflow Stream†	272	+12	1.7	6.3
48½	41	Armour†	42		5.9	17.0
528	440	Avon Rubber†	485		4.6	
291	181	BBA	289½	+4½	2.2	
72½	49½	BSG†	57¾		6.9	12.2
13	3½	Benson Group	6½	+½	2.2	
340	285	Bostrom	300		2.6	16.6
35	17	Boustead	24		5.3	
14	9	Cawdale	12½		7.9	8.1
357	245	ERF	251		2.3	14.6
503	370	First Tech	435		2.1	16.3
830	543	GKN	779		3.6	15.9
3400	2343¾	General Mtr	3287½	+18½	2.3	
1347¼	846	Honda Motor	1334	+0½	0.7	
449	304	Laird	387		3.7	14.7
440	345	Lodes	425		0.3	
212	163	Lucas†	181	+4	4.8	55.2
98	53	Mayflower	92½		2.3	24.1
200	150	Syltone	175		3.5	16.1
197	119	T & N	162		4.6	
378	324	Trinity Hldgs†	354	+5	2.6	19.3

FOOD MANUFACTURERS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
372	278	AB Food	369		3.0	13.1
270	205	Acatos & Hutch	254	-1	4.5	
56	38	Albert Fisher†	48		9.8	11.7
279	185	Banks (S C)	276		4.5	14.0
387	330	Barr (AG)	333		2.9	14.9
40	15	Bensons Crsp	27			
445	335	Booker†	358		7.9	18.2
47½	31	Borthwick†	34		4.8	24.6
373	191	CPL Aromas†	368		1.4	23.0
557	370	Cadbury-Schw	532	+3	3.7	19.1
320	239	Carrs Milling	318		3.4	
102	93	Cavaghan	101		2.7	13.4
198	145	Cranswick	195		5.7	12.3
484	377	Dalgety	406		6.8	12.2
67	33½	Daniels S	45		0.3	
267	208	Devro	253		3.6	16.0
106	62	Everest	93		5.4	8.4
5½	3½	Faringford	5¼			
78	47	Finlay (James)†	61		6.5	24.3
17½	10	Global	16½		4.0	11.4
565	400	Greencore	561		2.8	
133	91	Hazlewood Fds†	100	+1	8.4	8.2
201	150	Hillsdown†	169		6.8	11.3
31	22¼	Hobson†	31		3.2	35.6
85	55	JLI Group	63		10.1	10.5
353	305	Linton Park	311		6.0	7.6
123	92	Matthews (B)	95		4.2	9.0
243	211	Nichols (JN)	231		3.4	14.9
221	165	Nthn Foods†	171		6.4	
14	8½	Nrthmbn Fo	10½			8.0
230	80	Pascoe's	110			
52½	9	Pengkalen (UK)	9½			
89	60	Perkins Food	69		8.1	9.8
140	73	ScoPerfect	80			
149	84	Sentry Farm	149		2.9	11.9
78	32	Sims Food†	33		11.4	11.0
479	412	Tate & Lyle†	472	+2	4.2	9.9
408	204	Treat	408		1.9	15.5
440	333	Unigate†	411	-2	5.6	14.1
1343	1124	Unilever	1323	+3	2.6	15.9
9203¼	7200	Unilever (NV)	8978¼		2.8	13.4
368	250	Utd Biscuits†	256		6.5	16.2
44	28	WT Foods	29		11.0	16.5
110	80	Yorkshire Food	80		5.6	9.1

HEALTHCARE

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
1070	770	Amersham†	893	+1	2.4	19.2
102	43	Assign	74			
207	165	Assoc Nursg	165	-3	2.4	12.7
359	238	Bespak	315		4.0	21.8
510	162	Biocompats Intl	475			
81	60	Care UK	80	+1	1.2	
170	71	Celsis	130			
265	188	Community H	250		4.4	12.8
37	28	CrestaCare	28		3.7	9.7
23	15	Enviromed	16		6.7	3.3
88	54	Ferraris Group†	73		4.0	
165	110	Goldsborough†	122	-1	4.0	
11½	8¼	Greenacre	11½			
833	428	Huntgh Tec	773		1.1	28.6
77	35½	Intercare Gp	58	-2	7.9	
310	236	Isotron	304		2.2	17.5
148	85	Life Sciences	88		6.2	9.1
141	85	Lon Intl	128		1.5	
19	41	Medi-BNA	79		5.0	17.7
80	8	Premier Health	13			0.9
290	230	Quality Care	280		2.1	13.9
248	118	Scholl	194		4.3	
405	311¼	Seton Health	395		2.4	19.2
190	32	Shield Diag	162			
205	152	Smith & Neph	186½	-½	3.6	21.6
22	7	Specialeyes	17			0.6
228	179	Takare	179	-3	1.7	12.3
285	234	UniChem†	241		3.8	13.6
356	293	West Hlthcare	327½	-½	2.1	14.6

HOUSEHOLD GOODS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
228	173	Airsprung	193		3.5	10.5
162	98	BLP Group	99		3.9	8.1
47½	29	Bilston Batrsea	42			22.3
108	56	Crnwll Pkr 'A'	94	-2	0.8	
170	120	Creighton NH	125		7.7	9.0
178	141	Denby Group	177		2.5	
145	127	Gaskell	138		3.8	10.7
463	343	HWP Int†	460		2.6	13.0
5	2	Lionheart	2½			
215	188	McBride	195	-2	4.3	19.7
268	157¼	Maybom▲	256		3.2	14.4
485	365	Osborne & Little	385		3.4	9.9
465	403	Paterson Zch	447		4.3	13.7
420	355	Paterson Zch 'A'	370		5.1	11.5
714	584	Reckitt Colmt	713	+2	3.4	16.5
291	236	Relyon	274		3.2	17.5
285	237	Royal Doulton	247		3.9	12.3
216	148	Silentnight	178		5.6	12.0
32½	20	Stoddard	20½		7.5	30.8
210	155	Tomkinsons†	168		8.6	
130	75	Victoria Carpet	75		3.3	
108	75	Walker Greenbk	82		5.5	15.7
66	51	Wterfrd Wdgwd	62		1.6	20.8
225	155	Wood (Arthur)	175		3.0	13.8

INSURANCE

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
1675	1187½	Alex & Alex	1250	+37½	5.1	
2481¼	1787½	Ass Gen	2262½	+43½	3.5	
98	76	Angerstein	89		4.3	28.3
83	51	Archer	62		2.4	
99	44	Bradstock	71		10.7	
788	385	Britannic	788	+13	2.3	
98	84	CLM Insce	94		2.8	
654	473	Cmm Union	628	+1	5.4	10.0
1660	1085	Dom & Gen	1545		2.7	15.6
194	158¼	FBD IE	186		4.0	7.8
164	126	Fenchurch Grp	140		7.9	
107	82	Finsbury Under	105½		2.0	52.8
707	499	Gen Accident†	651	-2	5.8	8.7
292	150½	GRE†	276	+8	3.8	5.3
97	79	HCG Lloyds	90¼		4.4	30.0
249	145	Heath C E†	149	+1	11.7	9.3
286½	203¼	Hibernian IE	282		3.8	29.6
111	88	Hiscox Select	104		2.6	41.0
374	256	Independent	374	+1	3.4	8.3
260	178	Irish Life	247	-2	5.4	21.7
138	101	JIB Group	102½		9.1	12.1
102	97	Kiln Capital	99		5.1	
722	414	Legal & Gen	670	+2	4.2	19.8
2025	1236¼	Liberty Life	1990¾		6.8	6.1
182	135½	Lloyd Thomp	157		6.7	10.1
486	317	Lloyds Abbey	450	+1	5.6	13.8
425	303	London & Man	412	+5	5.4	16.8
106	92	London Ins Mkt	100		3.8	29.8
185	126	Lowndes Lmbt	132		8.0	7.4
5850	4787½	Marsh McLn	5725	+37½	3.6	
101	79	Masthead	99		3.2	26.4
181	136	Nelson Hurst	146		6.0	9.3
89	65	New London Cap	83		5.6	29.9
65	34	Octavian	56	+1	8.8	
110	98	Orion	105		6.2	11.9
83	66	Premium Trust	81½		4.6	18.6
122	85	Premium Under	122			
449	290	Prudential	415	+2½	4.5	17.7
38	13	PWS	20		2.2	
473	241	Refuge	453	+5	3.5	31.4
428	251	Royal	382	-1	4.3	7.4
169	104	Sedgwick	121	+2½	6.8	9.8
122	33	Steel Burrill	34	-1	27.6	3.4
414	281	Sun Alliance	373½	+2½	5.4	10.6
94	66	Syndicate Cap	93		3.7	26.8
81	61	Trade Indemnity	73		1.9	32.5
717	458	Utd Friendly	705	+4	3.8	15.1
172	118	Willis Corroon†	141		5.9	78.8
24	12	Windsor	15		4.3	

INVESTMENT TRUSTS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
447	333	3i†	418		2.2	
81	62	Abtrust Emerg	72½	-½	0.7	
84	73	Abtrust High Inc	78	+¼	9.9	
230	182	Abtrust N Dawn	213½	+½	0.7	
2080	1682	Alliance	2054	+1	3.1	
297	239	American Trust	286		2.4	
491	391	Anglo & O'seas	481	+2	1.7	
151	106	Baillie Gifford SN	131½			
215½	172	Bankers	215½	+1½	2.5	
46½	38¼	Baring Em Eu	39			
364	300	Baring Tribune	364	+1	2.3	
96	84½	Br Assets†	92		6.2	
97½	81	Br Empire Sec	94½	+½	1.3	
37½	25	Br Empire Wts	34			
233	194	Br Inv†	228	+2	1.9	
101	66	Branthan	67½			
265½	211	Brunner	264	+1½	2.7	
136	115	BZW Conv†	130½		7.5	
508	318	Candover	500		3.1	
53	34½	Central Euro Grth	39½		1.4	
185	144	China & Eastern	172		2.6	
188	161	Cont Assets	178½		2.1	
80	75	Dunan Inv Inc	75		13.3	
345	278	Derby Cap	338			
166	149	Derby Inc	158		14.4	
736	617	Dunedin Inc G	701	+1	4.8	
91	73	Dunedin Japan	87½			
333	296	Dunedin Smlr†	315½		3.6	
42	16	Dunedin Wts	27			
801	678	Dunedin Wrldwd†	792	-3	1.5	
109½	82¼	Edin Dragon	107½	+½		
43½	21½	Edinburgh Inca	25			
339	281	Edinburgh	329	+2	3.6	
167	127	EFM Japan	165½	+1		
376	307	Electra Inv†	366	+3	2.6	
222½	180	Electric Gen	222½	+1½	2.0	
145	108	English Scot	145	+1		
350	273	European Asset	332		1.9	
189	147½	Fidlty Euro Val	193		0.2	
83	62¾	Fidlty Jap Val	75½		0.2	
109	81	Fidlty Spec Val	105		0.6	
175	149	Finsbury 'A'	171½		2.5	
80	62	First Spanish	78		0.4	
338	267	Fleming Amer	286½		0.7	
74	51½	Fleming Chinese	54½		1.1	
38	20	Fleming Ch Wts	26½			
254	198	Fleming Claver	250		2.9	
357	288½	Fleming Cont	344		1.2	
158	125	Fleming Em Mkts	142½			
258	199	Fleming Enlp	248		2.6	
360	274½	Fleming F East	350	+1	0.6	
402	327	Fleming Fledg	396		0.9	
106	90	Fleming Hi Inc†	99	+½	5.8	
87	53	Fleming Indian	57½		7.6	
46	24	Fleming In Wts	29½			
40	29	Fleming Intl	39½	+¼	11.7	
269	203	Fleming Japan	266	+2½		
303	252½	Fleming Merct	287½	+2	3.1	
97	72½	Fleming Nat Res	95			
336	269	Fleming Oseas	335	-1	1.7	
164	124	Foreign & Col	162	+1½	1.5	
110	91	For & Col Inc Gen†	108	+1	3.8	
130½	93	Frgn Emg Mkts	104½			
87	67¼	Frgn Enterprise	86		1.2	
263	204¼	Frgn Eurotst	258		0.6	
135	115	Frgn German	125		0.5	
186	137¼	Frgn Pacific	185½	+1½	0.9	
139	120	Frgn PEP†	135		3.6	
176	153	Frgn Smaller†	172	+½	1.6	
132	90	Frgn US Smlr	132	+1		
24	17½	Fulcrum Cap	18			
46	33	Fulcrum Inc†	34			
164	141	Fulcrum Zero	164	+½		
220	188	Gartmore Brit	220	+1	4.1	
213	174	Gartmore Ent	212		2.4	
172	127	Gartmore Euro†	172	+1	0.9	
101	84	Gartmore Shrd†	89		13.5	
249	207	Gmore Smlr Cos†	244		2.9	
100	84	Geared Inc Inv	87		11.9	
183	138	Genl Cons Cap	171			
113	104	Genl Inc†	105		11.1	
105	86	German Inv	98		0.3	
246	192	Gov Asn Sm Cos	214		0.2	
119½	88	Gov Emg Mkts	104	-½	0.4	
197	135	Govett Am Smlr	191			
89	71	Gov Glob Smlr	84			
86	70	Govett High Inc†	72½		9.7	
381	322	Govett Oriental	379	+1	0.4	
294	233	Govett Strategic†	291	+1	2.9	
443	361	Greenfriar	437		2.0	
19	6	Gresham House	6			
95	30	Guin Fl Ex Inc	93			
252	191	GT Japan	247	+½	0.6	
136	113	H Govett Smlr	128		2.0	
113	113	Hend High	119		6.2	
364	258	Hend Strat†	364		0.5	
134	80	Herald	127		0.5	
106	78	High Income T†	78		10.3	
107	67¼	HTR Jap Smaller	94			
17	12	IES Ent	15			
119	93	IES UK Smlr†	114		3.1	
146	118	Inv Cap	138	+1	4.8	
121	78	Int Biotech	101		1.2	
57	20	Int Wts	34			
99	74	INVESCO Asia	96½	+½		
72	51	INVESCO Brit†	61		17.2	
139	88	INVESCO Eng Intl	138		0.7	
149	122	INVESCO Korea	133			
61	49	INVESCO Tokyo	58½	+½		
99	82	J Fry 2nd UT	88½		9.5	
94	78	J Fry Euro U	79		7.0	
240	174	JF Fledg Jap	239½	+½		
128	99	Jupiter Intl Grn	127		3.3	
252	194	Klnwt Chrt	252	+1	2.7	
121	96½	Klnwt E Mkt	114			
133	110	Klnwt End	133			
84½	73	Klnwt Euro Pvtt	80½	+½	3.5	
27½	21	Klnwt Euro Wts	22½			
91	74	Klnwt H Inct	78		13.8	
274	213	Klnwt O'seas	274	+1½	1.6	
140	111	Klnwt Smlr	136		2.2	
605½	427¼	Korea—Euro	546¼		0.1	
125½	71	Latin American	96¼	-¼		
995	718	Law Debenture	942		2.8	
102	77	Lloyds Sm Cap	101			
28½	26	Lloyds Sm Div	28½		17.5	
130	102	Lloyds Sm Pkg	127		3.6	
178	160	Lon St Lawrence	173		4.6	
355	293	Lowland	343	+1½	3.6	
1387½	1125	Lyderburg	1225		1.8	
665	503	M&G 2nd Dual Cp	628			
125	110	M&G 2nd Dual In	114			
3073	2533	M&G Dual Cap	3025			
313	210	M&G Dual Inc	228			
66½	60	M&G Inc Geared†	65½		9.7	
33	30	M&G Inc Inv Tst Cp	32			
37½	31½	M&G Inc Inv Tst Inct	34		18.8	
131	115	M&G Inc Packaged†	131		4.9	
67	54¾	M&G Inc Zero Div	66¾	+½		
30½	22½	M&G Rec Cap	23			
61½	47	M&G Rec Geared	47		10.5	
30	24½	M&G Rec Inc	25½		19.9	
142	127	M&G Rec Pacge	138		3.6	
92	73	M&G Rec Zero Div	91½			
122	100	M Currie Euro	114		0.4	
102	93½	M Currie Japan	100½			
152	119	M Currie Pac	143		0.1	
223	180	Majedie†	223	+1½	3.2	
57	42	Manakin	43			
288	241	Merchants	286	+1½	5.1	
92½	78½	Mercury Euro Pvt	91½	-½	1.9	
32	23½	Mercury Eur Wt	25½	-½		
99	78	Mercury World	93		0.9	
31	14	Mercury Wld Wts	17			
577	482	Monks Inv Tst	575	+4	2.0	
164	125	Morg Grnn Inct	160	+½	3.9	
63	40½	Morg Wts	61			
86	48	Morg Lat Amer	58	-½		
49	20	Morg Wts	21½			
130	104	Murray Ent▼	112		2.6	
34	17	Murray Ent Wts	18			
93	72½	Murray Emg Eco	82		1.4	
40	18	Murray Em Ec Wt	21½			
65	54	Murray Euro	55½		0.8	
17½	6	Murray Eu Wts	6½			
379	308	Murray Income†	377½	+½	4.0	
383	296	Murray Intl	381½	+1	4.1	
183	162½	Murray S/C DP	183			
151	126	Murray S/C Cap	141			
81	72	Murray S/C Inc	72		19.8	
3250	2900	Murray S/C Uts	3025		0.5	
460	376	Murray Smaller	436		1.3	
377	308	Murray Vent	360		4.2	
19	11	Newmarket	15			
61	53	Nthrop Inc	59		10.2	
79	61	Nthrop Cap	65			
382	316	O'seas Inv Tst	379	-1	1.2	
199	156	O'seas Wts	183			
141	90½	Pacific Assets	133½	+½	0.3	
95	73½	Perpetual Jap	88½			
288	216	Perpt Uk Sm Co	287		1.0	
£112½	8425	Personal Assets	£112		2.2	
125	103	Pilot Inv	103½		2.3	
113½	87½	Prolific Inc	112½		4.0	
212	164	RIT Cap Ptnr	211	+1	0.5	
36	26½	River Merc Am Cap	35			
105	97	River Merc Am Inc†	103		9.5	
11	6½	River Merc Am Wts	9½			
134	114	River Merc Cap	133			
97	77½	River Merc Ex Inc	88		11.1	
16	6	River Merc Ex IncWt	6			
85	78	River Merc Grd Inc†	83		11.4	
29	25½	River Merc Gtd Prf	26			
112	106	River Merc Tst Inc†	106		10.8	
141	112	River Merc Sm Co	136		4.0	
43	20	River Merc Sm Wt	34			
465	394	Robeco	450		3.1	
482	398	Rolinco	475		1.6	
117	103	Schrod Inc Grth	111			
96	67	Schrod Jap Grth	94½			
861	635½	Schrod Korea	819½			
298	146	Schrod Mexico	294		0.1	
30	21	Schrod Split Cap	21½			
113	100	Schrod Split Inc†	101		9.7	
129½	109½	Schrod Split Zero	129½			
122	88	Schrod UK Grth†	118		2.5	
261	208	Scot	260½	+1	2.8	
171	147½	Scot American†	163		3.8	
305	216	Scot Asian	294	+1		
815	555	Scot Wts	772	-15		
95	74½	Scot Eastern	94½	+½	2.1	
254½	206	Scot Mtge	254½	+1½	2.2	
97	78½	Scot Natl Trst	92½		10.4	
117	100	Scot Value†	110½		2.3	
1864	1483	Second Alliance	1860	+1	3.1	
93	76	Secs Tst of Scot	92½	+1	4.6	
150	124	Selective Asset†	144		1.4	
142	123	SHIRESCOT†	136		5.2	
357	289	St Andrew Inv	350	+1	3.0	
391	318	Temple Bar	383	+2	4.6	
114	90	Thmln Asian E	108		0.6	
61	16½	Thrig Dual Cp	56			
85	68	Throgmorton	77½	+1	3.7	
134	98	Tpltn Emg Mkt	125½		0.7	
172	139½	TR City Of Lon	170½	+½	3.9	
202	159	TR Euro Growth	194½		1.1	
175	127	TR Far East†	173		4.4	
133	113	TR High Inc†	126		6.3	
119	80	TR Pacific	114½	+½	0.2	
31½	26½	TR Property†	27½		4.3	
208	171	TR Smlr Cos	203½		2.4	
208	100	TR Tech Inv	184	-1	1.9	
241	175	Turkey Trust	188		1.5	
270	217	USDC Invest	269		2.1	
117	93	Undervalued Ast	112½		1.9	
130	108	Value Inc Tst†	124½		4.3	
88	77	Voyageur Er Sm	77	-1	0.8	
36	30½	Warrant & Val	32½			
66	56	Wigmore†	57		1.8	
266½	211½	Witan	265	+1	3.0	
99	77	Yeoman Inc	77		22.2	

LEISURE & HOTELS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
60	25	Aardn Sth H	50			
449	308	Airtours	387	-5	4.9	10.4
44	14¼	Ald Leis▲	42			16.0
153	99	Alpha Airpt	100½	+1	5.9	10.0
61	38	Arcadian	54		1.9	
185	118	BS Group	130		2.9	17.8
168	111	Baldwin	153		3.6	12.3
235	187	Barr & Wall	218		6.3	11.5
394	202	Bluebird Toys	322	-1	3.2	10.5
480	333	Boosey Hwks	478		1.6	26.2
76	42	BO Im the Bdr	67		3.1	17.5
3¾	1½	Brent Walker	1¾			
46	33	Burndene	34		7.3	
26½	5½	Castell Pic	8½		5.9	
363	248	Chrysalis	363		1.0	
97	70	City Centre Rest	94		2.7	18.2
489½	305	Compass Gp	489½	+7½	1.9	
288	201	Eurocamp	209	+2	6.4	9.8
350	116	Euro Disney	152	-1		
181	93	Euro Leisure	170			6.1
118½	56	First Choice	69	+2	7.1	
381	282	First Leisure	381	+7	2.4	22.6
356	224½	Forte	330½	+1	2.8	37.6
175	133	Friendly Hotels†	149	-1	4.8	17.4
709	476	Granada	645	+1	2.3	15.4
218	108	Groupe Chez Ger	217		1.4	25.8
38	16	Hi-Tec Sports	31		5.2	
168	96	Hornby	157	-2	4.0	13.5
233¼	134	Jarys Hotel	232½		3.3	14.8
26½	14¼	Kunick	23½		3.2	
443	264	London Clubs†	425	+5	4.1	15.2
187½	122	Ladbroke	146½	-3½	5.1	44.5
64	28	Magnolia	39		0.4	
213	122	Man Utd	196		2.9	8.2
97¼	58	Mandarin Orntl	77¼	-2	4.5	16.9
152½	92½	My Kinda Town	126	+1	2.8	12.5
97	66	Northern▼	89		5.6	10.8
124	70	Pelican Gp	124	+5	1.7	25.7
227	121	PizzaExpress	217		1.3	55.8
141	76	Prism Leisure	135		4.4	10.2
20	5¼	Queens Moat	13¼	+½		
285	217	Ramsdens (H)	245		2.3	28.8
466	358	Rank Org	466	+9	3.7	15.8
37	28	Ryan Hotels IE	34		4.7	11.9
1058	845	Savoy Hotel 'A'	1048		0.8	55.3
89½	74½	Stakis	80½	-½	2.8	
398	314	Stanley Leisure	354	-3	2.2	16.6
346	280	Tanjong	346		1.0	23.4
1614	997	Thorn EMI	1517	-3	3.0	23.8
236	117	Tottenham Hot	230	+1	1.6	7.5
113	63	Toy Options	94		3.5	
283	161	VCI	263		2.0	18.0
156	100	Vardon	104		1.8	15.6
650	216	Wembley	307	+5		
135	96	Zetters Gp	128		9.8	10.0

MEDIA

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
490	335	Abbot Mead	468	-1	2.1	27.7
310	260	Adscene	268		3.7	14.9
40	22	Aegis Gp	37½	-½		15.1
7¼	1½	Allied Radio	4			
15	9	BBB Design	15			
315	155	Barbour Index	310		3.8	38.2
10½	4½	Birkdale	9	+½		
345	315	Black (A&C)	325		5.4	12.6
281	174	Blenheim Gp†	250	-2	5.2	15.4
254	196	Border TV	250	-2	2.2	20.5
368	335	Bristol†	355		4.7	18.3
461	242	BSkyB	426½	-½	0.8	46.1
150	126	CIA Gp	133		1.8	26.2
30	22	Caledonian Med	25			
533	347	Capital Radio†	533	+1	2.4	
1082	851	Carlton Comm	966	-1	1.9	
100	63	City of Lon†	93		7.5	10.5
116	63	Cordiant▲	90½	-½		
1431¼	1181¼	Daily Mail†	1306½		1.7	
1209¼	959¼	Daily Mail 'A'	1168¾		1.9	
558	295	Dorling Knd	534	-1	0.9	43.6
574	395	EMAP†	535	-6	2.6	20.8
904¼	584½	Elsevier	845¾		2.6	21.3
1665	930	Euromoney Pbl	1035		5.2	
25½	10	Fitch	22			14.5
508	333	Flextech	472	-2		
240	143	GGT Group	239		2.8	19.4
180	109½	GWR Gp	180	+1	1.6	
203	195	Gearhouse Group	200	+1	2.8	13.1
28	13	Goodhead	18		0.3	
222	190½	Grampian	218		2.7	18.7
302	132	HTV Group	284	-1	1.2	30.3
358	255	Haynes Pub	290		4.1	14.3
50	17	Highbury Hse	32			
390	233	Hodder H'line	252		3.0	15.6
165	132	Home Counts	163		4.3	18.6
348	228	IBC	286		3.5	12.2
13½	6½	Incepta	10½			5.1
398	248	Independent	398		2.7	19.1
135	98	Intereurope	100		9.8	
169	136	Johnston Press	144		1.8	17.4
25	15	Laser	15½	-½	4.0	14.9
355	63	MAID	231	-1		
657	528	Metal Bulletin	649		2.5	27.3
133	109	Midland Ind	124		3.4	13.0
189½	120	Mirror Gp	176		2.6	11.5
483	344	More O'Ferrall	455	-2	3.7	18.8
385	231	News Corp	345	-2	0.4	10.2
338	207	News Intl	307		1.3	12.1
55	15	Osprey Comms	21		1.2	
686	539	Pearson	624	+4	3.1	18.3
267½	155	Phonelink	190			
606	523	Portsmth Sund	583		2.6	14.6
291	210	Quarto	253		3.7	12.8
1050	712	Reed Intl	992	+11	2.6	25.4
631	404	Reuters	590	+5	1.8	25.1
334	222½	Scott Radio	311		2.7	
515	393	Scot TV	473½	-5½	4.2	31.2
35	20½	SelecTV	33			50.9
41	32	Shandwick	36½		4.5	8.5
65	33	Sleepy Kids	44			23.6
274	222	Southnews†	267	+3	2.3	16.5
98	20	Sterling Pub	28			
45	33½	Taylor Nelson	33½		2.2	20.1
398	355	Telegraph	417	-1	3.9	31.2
116	102	Television Cp	116	+6	5.1	
885	725	Thomson Corp	665		5.1	18.3
352	301½	Trinity Intl	342	-2	3.9	13.2
1053	632	Ulster TV	1053	+3	2.7	20.4
571	464	United News	565	+1	5.2	14.6
131	85	VTR†	130		4.2	13.4
167	101	WPP	164	-1	0.9	22.6
68	56	Wilmington	67			31.5
702	366	Yorkshire TV	684	-2	1.4	73.1

MINING

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
4625	3693¾	Ang Am Coal†	3912½		3.0	14.6
4196¾	2846¾	Ang Am	3887½	-81¼	2.2	28.7
6487½	4975	Ang Am Gold	5194½	-31¼	4.2	14.8
32	22	Anglo Pac Res	25			
40½	17	Arcon Intl	22½			
1600	1100	Ashanti	1284¼	-9¼	1.9	
117	74	Ashton	91	+3	5.8	
276	133	Bakyrchik	276	-9		
632	337½	Beatrix	570¼		3.8	26.3
34	28	Bisichi	30		3.0	
117½	78½	Blyvoors	107½			
37	24	Bougainville	29	+1		
18	7½	Bracken	8½	-1½	10.5	
583½	200½	Buffels	200½			
4	1½	Butte	2½			
1076	781	CRA	951	-64	3.0	22.1
135	40	Central Pacific	115	-9		
108	41	Clyde Res	107			
120	25	Coal Inv#	25			
225	115	Cons Murchison	115		5.4	3.1
2043½	1352½	De Beers	1937½		2.7	21.6
108½	47	Deelkraal	51½		1.7	
997½	683½	Driefontein	807½		3.9	25.5
796½	409½	Durban	546¼	+32½		
210½	127¼	E Rand Gold	168½		13.1	7.6
76½	31½	E Rand Prop	32½			
70	45	Eastern Trans	64		1.8	62.1
450½	271½	Elandsrand	329½		2.9	11.3
415	285	Eng China Cl	317	+3	6.5	15.4
975½	516¼	FS Cons	518		5.3	18.0
62	31	FS Dev	36		3.4	
2087½	1418½	GFSA	2025		1.9	27.5
63	40	GM Kalgoorli	60	+1	2.4	
244½	188½	Gencor	221½		1.6	19.7
155	136	Gold Fields Prop	154		6.9	6.9
19	12½	Greenwich R 'A'	15	+½		
182½	116½	Grootvlei	140		6.3	17.7
108½	78¼	Gwalia Cons	103		0.9	19.9
657½	457½	Harmony	575		1.2	16.7
298¼	155½	Hartebst	162½	+2	9.1	12.2
1743½	1150	Impala Plat	1243½		2.5	16.4
132	77	Kidston	88	+2	13.7	7.9
1087½	478¼	Kinross	616½	+18¼	7.2	7.3
946½	590	Kloof	602½	-4	4.4	22.8
124½	65	Leslie	65	-2½	12.2	5.5
288	174½	Loraine	189½			
21	12	[illegible]	15	+1		
113	77	MIM	88	+1	2.1	
1925	1250	Minorco	1900		2.2	24.1
181	36	Monarch	84			
165	90	Monteagle	160		2.4	12.2
109	76	NSM†	76	-1	9.0	6.8
191	133	Nth Brkn Hill	180	+2	2.9	26.3
108	66	Pancontinental	101	+1		
265	123	Petaling Tin	243	-5	0.8	
182	116	Placer Pac	132	+5	2.2	
548	317	RJB	548		2.9	15.2
957	721	RTZ	936	-5	3.3	13.5
54	24	Radwood	49		2.6	12.5
743¼	543	Rand Mines	543		2.7	37.6
727½	320½	Randfontein	421¼	+12	6.5	22.1
325	175	Renison	320	+5	1.5	13.4
1753½	1068½	Rustnbrg	1068½		3.5	
73	35	St Barbara	39		3.7	9.7
623½	324	St Helena	361½		15.1	5.5
365	207	Sons Gwalia	352	+8	3.4	22.6
60	16	Sthern Pacific	25½	-1		
2016½	1353¼	Southvaal	1718½	-9¼	4.5	22.4
123	38½	Stilfontein	59½	-1½	20.6	6.1
210½	129½	Unisel	168½		6.8	12.3
5800	3359½	Vaal Reefs	4209½	-75	3.9	9.2
19	8	Wankie Col Z	16		7.7	3.8
1¼	0¼	Water Hall	1¾			
533	473	Watts Blake	520		3.4	17.5
2587½	1653¼	Western Deep	2143¾	-28¼	2.8	11.0
449¼	302	Western Mng	416¼		1.4	42.6
881¼	416¾	Winkelhk	450	+3½	8.2	9.4
48	30	Zambia Copper	30			
53	28	Zandpan	30		7.6	

OIL & GAS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
62	34	Abbot Group	52			
79½	39½	Aran Energy	77			
56½	41	Aus Oil & Gas	43½			
58	33	Aviva Pet	38			
350	220	Br Borneo	349	+1	2.7	16.3
317½	222½	British Gas	254	+¼	7.1	17.0
547	392	Br Petroleum†	539	-3	3.2	15.7
3	2	Bula Resources	2½			
999	815	Burmah Castrol	934	-3	4.1	15.3
119	68¼	Cairn Energy	117			
280	218	Calor Gp	256		6.1	14.2
61½	36	Clyde Pet	57½		2.3	12.0
14	5¼	Copley Res	9			
2½	1½	Dragon Oil	1½			
22½	18	Edin Oil & Gs	21½			12.1
424	329	Enterprise	398		5.0	22.5
280	230	Flogas	235		5.4	10.7
8½	5	Fortune	8			59.0
98	62	Goal Pet	96½		1.9	14.7
42	11	Gt Western Res	11½			
204	129	Hardy O & G	203		0.6	
7½	4½	Intl Tool & Sup	5¼			
228	155	JKX Oil & Gas	163	+3		
186	139	LASMO	175	+1	0.7	
56	33	Lasmo Units	40			25.9
70½	57	Monument	57½			36.5
2918½	2134½	Norsk Hydro	2690½	+12½	1.6	14.8
50	27	Oceonics	27			
58	38	Oil Search	54			
41½	28½	Petroz	27½			
29½	22½	Premier	26½			16.3
43	11	Presidio#	11			
96	41	Pittencrieff Rs	49		1.3	
388	221	Ramco Egy	379	+1	0.3	52.4
453	330	Ranger	410		5.0	
9012½	6865¼	Royal Dtch Fl	8996½		4.0	16.7
4500	3218½	Schlumberger	4496½	+65½	2.1	
49	24	Scot Pickford	29		3.9	19.9
116	72	Seafield	81			42.4
862½	687	Shell	852	+1	4.2	19.0
4337½	3234½	Total	4331¼		3.6	15.3
14½	8½	Viners Grp	12			
346	221	Woodside	330	+4	1.2	
58	27	XCL	27	-1		

OTHER FINANCIAL

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
101	75	BWD	77		6.8	12.5
78	38	Berry Bkr Nbl	40		8.1	11.3
285	148	Bolton Inv	252	-3		
158	112	Brewin Dolphin	154	+1	4.9	16.0
720	625	Caledonia†	716		3.0	22.2
2400	1900	Camellia	2000		2.3	18.4
22½	13	Carlisle	20		1.6	21.3
217	142	Cattles	214		3.5	18.9
35	16	Chester	24			
17½	13½	EFG	15½		4.0	3.1
98	61	EFI Group	84		2.4	17.0
775	653	EFM	656		4.6	15.4
186	91	Exco	95	-2	7.9	4.8
305	161	Gartmore	272½	-1	2.5	23.6
379	220	Gavin	231		8.1	3.8
1272	983	Henderson Adm†	1141	-2	4.9	23.3
266	162½	Invesco	253½		2.1	17.4
49	41	Investment Co†	42		6.8	12.9
234	195	Ivory Smet†	229½		4.2	17.0
248½	164½	Jardine Strat	196	-3½	4.8	6.4
144	85	Johnson Fry	125½	-½	4.0	8.8
218	131	Lon Forfaiting	218		5.4	15.5
177½	118	Lon Scot Bk	177½	+6½	3.1	20.7
182	140	Man ED & F†	140	-1	8.8	7.1
1363	953	M & G†	1259	+10	3.2	
346	224	MAI	304		3.6	15.1
130½	78	MAI 5.9% Cv Pf	113½		6.5	
966	680	MAM	870	+1	4.0	19.2
130	90	Nat Home Loan†	106	+1	1.2	3.7
1850	1150	Perpetual†	1830	-3	2.7	19.3
862	515	Provident	819	+12	3.8	17.9
330	245	Rathbone Brs	329		3.5	16.9
41½	24½	Rutland Tst	30½	+½	4.1	17.2
355	281	S & U	290	-1	5.6	8.6
133	101½	SJP Capital	103½	+2	3.6	19.6
525¼	305½	Save Pacific	499½	+3	2.4	19.7
78	41	Towry Law	42		7.4	
371	302	Transatlantic	344		5.1	23.1
26	3	Trio Hldgs	5			
26	17	Western Selectn	17½			69.6

PHARMACEUTICALS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
2100	425	Brit Biotech	1805	-5		
345	103	Cantab Pharms	340			
614	233½	Celltech	588			
375	92½	Chiroscience	327	+1		
188	31	Cortecs	169	+3		
917	587	Glaxo Wellcome	915	+10	4.1	20.9
294	162	Medeva	268	-2	1.7	17.2
719	373	Scotia	540	-8		
714	444	SmithKline†	710	+6	2.4	21.1
703	416	Smkline Uts†	702	+9	2.4	20.8
1337½	840	Zeneca	1246	+11	2.8	25.4

PRINTING & PAPER

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
142	120	AG Holdings†	130		5.5	12.0
564	377	API	554	+1	2.3	
290	147½	Arjo Wiggins	165	+2	5.7	7.4
50	31	Ashgrove Grp	50			
250	162	Aspen Comm	238		3.0	17.8
426	347	Bemrose	394	-2	4.2	12.7
3471½	1675	Bowater Inc†	2269½			
429	260	Bowater Ind	420		1.4	19.7
700	474	Br Polythene	648		2.8	14.8
40	21	Br Thornton	22		5.7	7.5
162	112	Britton Grp	162	+1	2.1	17.2
218	159	Bunzl†	199	+1	3.3	13.7
187	137	Capital Inds	173		3.6	12.4
2959¼	2046¼	Carnaud MM	2959¼	+45¼	2.0	17.7
314	237	Cropper (James)†	288		1.6	19.1
1054	625	De La Rue†	851	+1	4.5	13.7
108	75	Down Group	92		2.6	13.2
131	93	Dolphin Pack	131		4.5	16.6
100	81	Fairway Group	95		4.9	13.9
352	205	Ferguson Intl	221		7.5	9.7
192	102	Ferry Pick	192		3.9	17.2
206	138	Inveresk	176		4.0	15.7
295	245	James Porter†	277½	-1½	2.8	14.8
549	381	Low & Bonar	461	-1	3.2	13.9
74	50	MY Holdings†	66		3.8	12.9
224	152½	Macfarlane	216		2.0	20.4
332	150	Photobition	324		2.4	21.7
230	163	Plysu†	175		5.0	18.8
519	327	REXAM	354	-1	5.0	11.4
461	324	St Ives Gp	459	+3	2.3	18.1
1329¼	886	Sappi	978¼	+6½	0.5	
9¼	5¼	Senl	7			
205	125	Sidlaw†	126		10.9	
339	241	Smith David†	284	+10	3.0	11.3
215	148	Smurfit (Jeff)	153	+2	3.1	8.9
99	79	Somic†	79		4.7	6.8
261	213	Wace	245	+1	2.9	11.6
236	187	Waddington (J)†	200½	-6½	3.5	12.1
456	350	Watmough	456	+2	2.4	19.4
183	131	Wyndeham	185	+1	3.0	16.6

PROPERTY

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
93	56	Allied Lon†	58		8.6	5.3
316	255	Argent	314½			
90	66	Artesian Ests	69		1.4	
128	103	Asda	119	-1	2.6	29.8
288	208	Bilton	209	+1	5.9	14.9
215	131	Birkby	152	+1	6.3	9.1
27	7	Bolton Gp	20			
73	43	Bourne End†	44	+1	3.3	59.3
207	171	Bradford†	207	+3	4.5	19.2
123	98	Brighstone	98		5.0	45.9
436	354	Br Land	381	+5	2.5	31.9
202	163	Brixton	176		6.0	16.3
136	80½	Burford	105		2.2	28.0
101	92	CLS Hldgs	94		6.7	12.9
172	131	Cap & Regnl	149		1.9	16.1
225	187	Cap Shop Ctrs	216		4.1	25.7
228	153	Cardiff Prop	153		2.1	27.7
29½	10	Cathay Intl	12	+1		
190	143	Chelsfield	176	+1	1.8	38.6
468	422	Chesterfield	436		3.7	19.0
88	55	Chesterton Int	67		5.6	9.4
53	36	City Site Ests	39			9.1
8	5	Clarke Nickolls	7½		3.7	10.6
109	97	Compco	109		3.8	13.8
30	18	Con Ritblat	25		2.9	27.9
1205	1160	Daejan	1160		3.4	11.2
7	2½	Dares Estates	3			
95	41	Debenham Tewsn	45		9.7	8.3
163	136	Dencora	137		3.4	13.5
315	225	Derwent Hldgs	311		2.1	16.2
195	130	Development Sec	178	+2	1.7	
46	31	Dwyer	38		3.9	
37	26	Eleco	31			17.4
400	295	Estates Agency	400		4.6	
23½	13	Estates Gen	13			
119	82	Evans Of Leeds†	107		3.3	16.0
27½	18	Ex-Lands	20½		3.0	
80	52	Fiscal Prop	56	-1	4.2	17.2
29½	21	Five Oaks	22½		3.8	10.6
25	16	Fletcher King	19		6.6	
60	41	Folkes Group	59		3.4	7.8
59	34	Folkes Group nv	56		3.6	7.3
499	405	Frogmore	453		5.0	
282	236	Grainger	241		3.4	
198	159	Gt Portland†	174	+2	6.3	13.7
161	117½	Greycoat	141		0.5	
43	22	Hambro Cntyw	43		0.1	
398	310	Hammerson	352½	+3½	3.5	24.6
332	300	Helical Bar	317		2.6	12.2
28½	22	Hemingway	23½		2.9	16.2
21	7	Herring Baker#	10½			
31	28	High-Point	31		2.0	
148½	88½	HK Land	119	+1½	6.2	13.4
165	153	Jermyn	160		2.0	
2	0¼	Kendell	1			
645	545	Land Secs†	617	+4	5.1	18.0
326	283	London Indt	284		4.8	15.1
37	26	Lon & Assoct	28½		3.0	14.9
8	4½	Lon & Metro	5			
107	86	Lon Merch Sect	93		5.9	20.9
418	358	MEPC†	385		6.3	
7½	5½	McInerney A	5½			
185	122	McKay Secs	124		5.2	16.1
98	48	Merivale Mre	67		7.0	9.7
35	25	Moorfield Est	31		4.0	16.8
1250	850	Mountview	1050		3.3	8.8
151	124	Mucklow (A&J)†	135		6.0	18.4
83	73	ORB	78			
32	23	Olives Prop	24	-1	1.6	21.5
146	125	PSIT	126½		5.3	14.9
318	204	Peel	308		2.2	
178	139	Pillar Propt	143		3.9	39.1
2¾	1½	Power Corp#	2			
8½	3¾	Premier Land	4½			14.9
111	70	RPS Group	110		3.6	14.5
34	17½	Raglan	23		5.4	7.2
28	18	Regalian	21½			24.7
163	100	Rowlinson Secs†	143		2.0	11.1
102	88	Rugby Est	89		3.0	7.8
57	40	St Modwen Prp	55		4.1	8.0
68	54	Savills Grdn (J)	54		6.9	12.6
63	54	Savills	54		5.8	9.8
81	67	Scot Mett	71		4.4	11.0
124	86	Slocksbury†	124		1.5	16.5
243	189	Slough Estates	219	+3	4.6	26.6
220	185	Smart (J)	208		5.4	9.9
55	37	Southend Prop	41		8.0	
110	99	Speyhawk Shops	99	-2	1.6	13.8
55	33½	TBLA	53		0.4	30.0
167	123	Tops Ests	123		2.4	31.5
104	85	Town Centre†	94		4.3	14.7
101	79	Trafford Park	87		4.3	10.4
66	33	UK Land	64		2.0	7.1
61	40	WSP Group	42	-1	6.2	9.4
219	192	Warner	197	-4	7.2	16.7
235	203	Warnford	204		4.8	16.8
79	63	Wates	65			
35	25	Whitney Mls	28			
68	33	Wood John D	41		6.1	10.2

RETAILERS, FOOD

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
112	64½	ASDA Group	110½	-½	2.8	18.4
389	254½	Argyll†	340	-7	4.5	14.6
718	455	Bake Bros†	659	+1	1.6	19.9
39	33	Budgen	31		4.4	29.2
18	11½	Cullens	14		4.5	19.7
89½	45	Dairy Farm Intl	59¼	+1	6.5	8.6
355	302	Farepak	304	-1	3.2	14.8
55	38	Fitzwilton†	50		5.6	21.7
115	95	Fyffes	108		1.8	15.4
205	103	Geest†	188	+1	5.4	75.0
1283	1048	Greggs	1153		2.6	15.9
196	142	Iceland Group	149	-2	4.4	8.9
732	404	Kwik Save†	504		5.0	9.2
19½	10	Merchant Retail	16½			11.5
170	132	Morrison (W)	142	+1	1.1	14.1
199	126	Nurdin Peack	153		5.7	16.3
128	83	Park Foods	85		4.2	14.7
30	7½	Regina Hlth	12			
479½	363	Sainsbury J†	393		3.8	13.1
339	236	Tesco	297	-1½	3.8	14.1
175	128	Thorntons	141		4.7	16.2
535	358	Watson& Philip	535		3.6	18.8

RETAILERS, GENERAL

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
84	21	Alexon	82½			
244	162	Allders	168		5.4	
615½	324	Argos	598	+3	2.5	25.1
133	63	Ashley (Laura)	133			
251	54	Asprey	250		0.6	34.3
225	159	Austin Reed	159		4.7	9.2
146	123	Beattie (J) 'A'	142	+1	5.7	15.5
124	73	Bentalls	97		2.8	10.5
88	38	Bettenware†	70½		4.6	40.5
51	30	Blacks Leisr†	49½		5.7	25.5
194	107	Body Shop†	152	-1½	2.1	9.0
596	465	Boots†	586	+1	3.7	16.2
54	18	Brown & Jacksn	33	+1		
276	215	Brown (N)†	268		2.4	20.4
135½	68	Burton	134½		2.1	26.9
150	90	Cantors	113		3.3	19.5
424	235	Carpetright	424	+1	3.1	25.3
219	132	Christies Int	211		1.3	35.8
480	358	Church	364	-1	4.7	14.8
115	67	Clinton Cards	113		5.4	14.2
148	84	Cty Cassals	147		4.6	
813	708	Courts Furnish	750		1.1	21.6
220	183	Crown Eye†	190		7.3	7.8
397	238	DFS Furniture	397	+6	2.6	24.0
449	186	Dixons Grp	446		2.0	26.9
580	580	Eys (Wimbldn)	580		3.9	35.9
11½	5½	ERA Gp	8½			13.2
161	77	Essex Furn†	107		5.0	
236	147	Etam†	192		4.1	
460	320	Fine Art Devt	410	-1	4.7	12.6
66	37	Fired Earth	65		1.9	23.8
144	81	Flying Flowers	135		2.0	17.6
285	183	French Conn	185			12.0
269½	193	Frost Group†	195		3.1	15.4
81	46	Gieves	78		3.2	17.6
229	112	Goldsmiths Gp	222		1.9	20.1
685	508	GUS	685	+4	2.8	18.0
350	179	Hamleys	349	+1	2.8	15.6
80	35	Hampden Grp	80	+1	3.3	15.5
179	125	Hse of Fraser	179	+1	3.8	23.1
83	57	Hughes (T)†	60		5.5	13.3
168	95	Innovations	137	+3	1.7	69.4
574	229	JJB Sports	573	+2	1.3	26.7
560	379	Kingfisher	542	+1	3.5	18.1
168	100	Kingsbury Grp	167	-3	1.8	23.5
365	208	Liberty	313		2.9	29.2
305	184	Lloyds Chem	259		4.9	9.7
165	108	MFI	160½	-½	3.3	21.0
457	371	Marks Spencer†	453	+5	2.9	19.5
645	500	Menzies (John)	632	+2	2.6	14.2
620	338	Moss Bros	618		2.8	18.0
469	252	Next†	456		2.7	25.1
54	27	OEM	41			
96	34	Oliver (G)	56		2.2	62.4
405	243	Oriflame Intl	405		3.5	16.0
93	70	Partridge Fine	70		5.9	9.6
155	47	QS Hldgs	47		13.8	12.3
17½	5¼	Rhino Grp	14			
193	113	Rosebys	192		3.2	22.2
120½	95½	Sears	104	-1	4.7	16.5
24	11½	Signet Group	17½	+½		
484	321	Smith WH	424	-4	4.6	14.9
949	638	Sotheby's	905	+7	1.7	
340	209	Storehouse†	332		2.5	20.5
140	112	Stylo	130		4.9	10.3
203	143	T & S Stores	182		4.6	11.5
166	98	Tie Rack†	165		2.1	17.3
4½	1	Upton & South	2¼			
595	424	Vendome†	585	+1	2.2	21.3
35	14	WEW Group	16		5.5	9.5
67	35	Wld of Leather	53		3.5	64.1
198	155	Wyevale	198		3.2	17.6

SPIRITS, WINES & CIDERS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
566	476½	Allied Domecq†	525	+4	5.6	21.1
506	390	Bulmer (HP)	504		3.1	16.8
145	99	Burn Stewart	129		4.8	27.8
487	352	Grand Met	464		4.1	16.0
536	404	Guinness	474	-1	3.7	14.7
445	317	Highland Distl	323	-5	3.1	14.6
217	175	Macallan-Glen	190	+1	0.9	42.1
710	600	Macdn Mrtn 'A'†	625		2.2	17.6
681	532	Matthew Clark	675	-2	3.9	
140	61	Merydew Wt	116	-2		
250	129	Taunton Cider	250		3.5	24.4

SUPPORT SERVICES

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
945	620	ADT	883			
41	22	Alphameric	27		1.2	20.2
74	18	Auto Sec	27	+½		8.2
145	101½	BET Ord†	127	+2	4.1	12.7
178	129	BNB Res	129		5.6	10.1
293	230	BPP	285		4.4	16.5
199	131	BSM	155		5.3	11.7
9½	0¼	Black & Edg#	9			
1150	500	Borland	1062¼			
215	105	Brit Data Mgt	124	+3	5.4	28.5
96	59	Brooks Service	80		3.9	17.7
347	298	CMG	329	+1	1.8	17.0
121	75	CRT Gp	115		4.2	18.1
289	138	Capita Group	285	+1	1.5	26.3
100	16	Cardinal Bus	21			
359	277½	Chubb Sec	318½	-5½	3.0	16.7
94	58¼	Corp Services	92		4.1	15.7
61	47	Coutts Cnslg	47		5.5	
102	65	DCS Gp	75		1.7	14.9
256	204	Davis Service	215		5.1	12.7
370	223	Delphi	370		1.2	45.8
107	66	Dudley Jenkns	99		4.3	15.2
94	38	EW Fact	45		8.3	6.2
183	114	El Data Pr	116		2.3	
403	280	Hays	375	+1	2.3	20.1
229	145	Hogg Robinsn†	228	+1	4.4	13.9
2031½	1268½	ISS B Dkr	1450	-34¼	1.8	12.9
415	152	JBA Hldgs	391		1.1	41.1
279	222	Johnson Clean	258		5.2	14.6
116	80	Kalamazoo†	115		4.2	11.5
352	239	Kewill Syst	351		2.4	12.4
27	11	Laser-Scan	16			
387	77	LBMS	385			
503	301	Logica	459	-3	1.7	21.4
107	39	MDIS	40½	-½	15.9	8.9
253	180	MMT Compt	246		3.2	15.1
128	54	MR Data Mngt	70		6.4	49.8
478	368	Macro 4	423		6.5	11.5
2140½	1553¼	Manpower	1687½	+16½	0.5	
840	563	Micro Focus	565			
183	102	Microgen	179		5.1	15.4
635	305	Misys	570		2.0	16.2
324	197	MITIE Gp	324	+1	1.2	26.6
36	22	Novo Group	35		4.3	11.1
22	15	OIS Intl	15		1.5	
32	18	Orbis†	30		2.7	14.6
163	74	P & P	152	+1	3.3	15.4
175	110	Michael Page	169	+1	2.4	18.9
184	106	Parity	175		1.4	21.4
245	138	Pegasus	210		3.0	15.1
110	75	Pennant	83	-1	1.5	48.4
73	18	Proudfoot	27	+½	9.3	
305	190	RCO	191		10.5	7.6
60½	33	Radius	53		2.7	14.7
202	150	Real Time	177		3.2	11.7
144	98	Reed Executive	105		2.4	12.0
235	142	Reliance Sec	238		3.3	22.1
339	212½	Rentokil	335	+1	1.4	25.9
183	126	Ricardo Group	126		6.2	13.9
293	158	Rolfe & Nolan†	269		2.0	40.1
355	132½	Sage Gp	325		0.9	
291	229	Salvesen (C)†	264½	+1½	4.0	13.3
148	79	Sanderson Elect	142		3.3	16.5
17½	11½	Select App	17			30.1
546	380	Serna Gp	536		1.0	25.6
390	238	Serco Gp	367	-1	1.4	28.8
189	80	Sherwd Cmp	185		1.5	
143	83	Sketchley	126		3.5	16.3
22½	11	Standard Plat	16½			
220	167	Stat-Plus	205		6.1	18.8
890	116	Unidem	650			
25	11½	Vistec	22½		2.9	
295	235	Warner Howard†	235		4.4	11.2

TELECOMMUNICATIONS

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
415½	340½	BT†	354	+5	6.4	12.5
477	350½	Cable Wireless†	460	+4	2.5	19.5
209	165¼	General Cable	190½	+½		
147	112	NYNEX Cable	112	-1		
1765	1475	Securicor	1680	+2	0.3	
1620	860	Securicor 'A'	885	+2	0.6	
1058	728	Security Serv	888		1.1	
195	155	TeleWest	155	-½		
285½	177½	Vodafone†	230½	+9	2.0	28.3

TEXTILES & APPAREL

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
80	48	Albion	49		6.1	2.6
180	115	Alexndra W	179		4.3	18.6
259	213	Allied Text	230		3.8	13.5
34	26	Automagic#	26			
246	172½	Baird (Wm)†	174		6.7	12.3
288	229	Black (Peter)	272		2.3	17.4
161	111	Bridport-Gndry†	160		2.8	19.2
213	123	Br Mohair	135		8.3	8.4
28	14	Campari	26			
185	61	Chamb Phepps	75	-2	13.8	4.3
285	253	Claremont Grt	278		4.2	13.4
221	164	Coats Viyella	175	-3	6.2	11.7
512	356	Courtaulds Text	356	-12	5.4	10.3
160	113	[illegible]	155		4.8	8.6
123	92½	Dawson†	108		3.5	
194	129½	Dewhirst (J)	180		2.1	17.3
41	30	Dixie Heel	36		4.9	9.1
38	25	Drummond†	26	-½	3.6	8.0
26	13	Elbeil	17½			
67	23	Faupel†	28½	+½	16.4	5.6
470	260	FII	445	+2	4.1	
153	120	Forminster	121		3.6	9.3
21	11	Foster (John)	12			
95	68	French	68		6.7	13.9
103	73	Gent SR	84		3.7	7.6
129	85	Haggas	129		2.9	16.9
18½	7½	Hartstone†	11		3.6	34.2
27	12½	Helene Plct	12½		13.4	5.5
318	213	Hicking Pntcst†	318	+3	2.3	17.7
26	12	Hollas	14		5.0	
71	39	Honeysuckle†	38		7.1	8.8
133	80	Horace Small	80½			7.2
218	178	Jacques Vert	182		4.6	8.4
79	56	Jerome (S)	75		2.9	7.5
455	327	Jones Stroud	444		2.8	16.5
157	118	Lambert	138		6.4	10.6
357	215	Lamont	248		6.5	9.8
306	241	Leeds†	259		3.2	
73	42	Leslie Wise Gp	62		10.2	8.6
84	54	Lyles (S)	55			
29½	23	Marling	23½		3.5	12.6
10	4½	PEX	6½	-½		
210	135	Parkland†	197		3.6	8.5
147	102	Pentland	113		3.5	16.3
73	41	Pittards	57	+2	2.7	
74½	58¼	Readicut†	69½		6.2	18.5
81	61	Renmore†	66		6.4	7.0
56	38	Richards	38		6.7	
76	50	SEET	63			
124	75	Sherwood Gp	105		4.0	12.7
142	92	Shiloh	98		4.8	6.5
107	80	Sirdar	93		7.4	25.1
58	41	Stirling Grp	43		6.0	9.4
21	13	Strong & Fisher	17		8.8	17.1
40	18	UK Safety	18		16.4	22.4
186	114	Usher (Frank)	174		7.2	8.8
153	96	Wensum	133	-1	4.2	13.0
335	244	Yorklyde	335		2.8	11.8

TRANSPORT

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
119	61	Air London	107		4.7	13.2
768½	596	All Nippon Air	645	-15½	0.3	
330	262	Assoc Br Ports	289	+1	2.8	17.3
546	414	BAA†	485	+1	2.7	16.4
484	348	Br Airways†	466		3.4	11.6
51	12	Central Tran R	12	-½		
129	93	Clarkson (H)	110	+4	2.8	18.0
193	153	Clydeport	171	+1	2.6	15.7
214	142	Dart	214		2.9	13.6
324	76¼	Eurotunnel Uts	87			
157	131	FirstBus	154	-1	3.7	
85	50	Fisher (James)	85		2.2	17.8
625	405	Forth Ports	565		2.3	18.9
305	166	Go-Ahead	283		2.1	10.5
273	199	Goode Durant	248	-1	3.6	12.2
139	100	Isle Steam	109		5.0	26.3
548	393	Irish Cont	478		1.0	11.9
70	52	Jacobs	65		2.0	
107	67	Lon O'Seas Frst	82		0.8	16.8
485	358	Mersey Docks	424		3.2	16.2
189	130	NFC†	142		6.4	
422	289	Natl Express	363		3.1	14.3
391	261	Ocean Group	388	+3	4.6	23.8
94	68	Ocean Wilson	87		6.1	3.4
637	456	P & O Dfd	476	+5	8.0	12.7
211	157	P & O 5.5%	183	+2	4.2	
89	55	Seacon	63		4.5	35.8
237	158	Servicair	230	+3	2.1	31.5
364	198	Stagecoach	354	+2	2.0	20.6
110	79	TNT	85			
713	358	Tibbet & Britn	408	+3	5.0	13.2
241	175	TDG	187		5.4	12.4
128	65	Uglund▼	67		3.8	11.1
113	77	Utd Carriers	88		7.0	16.7

WATER

1995 High	Low	Company	Price (p)	+/-	Yld %	P/E
611	443	Anglian	605	+1	5.6	9.3
430	295	Mid Kent Hldgs†	430		3.9	11.6
641	467¼	North West▼	616	-1	5.4	7.9
1180	676	Northumbrian†	1174	+1	3.2	9.1
689	475	Severn Trent†	688	+6	5.4	8.3
2400	1855	South Staffs†	2388		3.8	13.9
555	458	South West	522	-2	6.7	7.3
731	517	Southern†	686	+9	5.0	8.4
575	456	Thames†	562	+3	5.8	7.7
800	592¼	Welsh†	775	+14	6.8	9.2
109½	100½	Welsh Cm Prf	109	+¼	9.4	
361	256½	Wessex	349	+3	5.0	7.4
677½	472	Yorkshire†	580	+5	6.0	7.7

Source: Finstat

© USM. # Price at suspension. † Ex dividend. ‡ Ex scrip. ▲ Ex rights issue. ▼ Ex all. § Ex capital distribution. * Figures or report awaited. .. No significant data. Companies in bold are constituents of the FTSE 100 index.

IF YOU'RE AN ACTIVE TRADER, ACT NOW.

Trade at least 25 times a year? Look what Fidelity Active Trader offers you - Commission from £15 - Priority Callfree access to qualified dealers - Excess ICS cover up to £5m - Designated nominee service. And more. Call free today.

FIDELITY ACTIVE TRADER 0800 222 190

Fidelity Brokerage Services, Freepost KT4392, Tadworth, Surrey KT20 6BR. I make my own investment decisions and trade at least 25 times a year. Please send me a brochure and application for ☐ Fidelity Active Trader ☐ Self Select PEP ☐ Options Trading.

Mr/Mrs/Miss ....

Address ....

.... Postcode ....

Fidelity Brokerage — WE CUT COMMISSION – NOT SERVICE.

This advertisement is issued by Fidelity Brokerage Services, member of the London Stock Exchange and regulated by SFA.

BRITISH FUNDS

SHORTS (under 5 years)

1995 High	Low	Stock	Price £	+/-	Int yld %	Grs red yld
108	100	Treas 14% 1996	100 xd	..	13.92	
109	103	Treas 15¼% 1996	103	-	14.81	6.28
107	102	Exch 13¼% 1996	102	-	12.92	6.31
104	103	Conv 10% 1996	103		9.69	6.18
101	97	Treas 7% 1997	101	..	6.91	6.19
109	107	Treas 13¼% 1997	107 †	-	12.37	6.17
105	104	Exch 10½% 1997	104	-	10.00	6.16
104	100	Treas 8¾% 1997	104		8.41	6.20
117	114	Exch 15% 1997	114	-	13.06	6.25
107	102	Exch 9¾% 1998	106 †	-	9.14	6.29
102	95	Treas 7¼% 1998	101	-	7.12	6.35
100	94	Treas 6¾% 1995-98	100	+	6.75	6.72
117	114	Treas 14% 1998-01	116	-	12.01	6.42
124	120	Treas 15½% 1998	122	-	12.68	6.45
114	108	Exch 12% 1998	114	-	10.51	6.54
108	100	Treas 9½% 1999	108 †	-	8.80	6.56
118	111	Exch 12¼% 1999	116	-	10.53	6.59
111	105	Treas 10½% 1999	111½	-	9.42	6.68
99	89	Treas 6% 1999	97	-	6.13	6.67
112	105	Conv 10¼% 1999	111	-	9.16	6.74

MEDIUMS (5 to 15 years)

1995 High	Low	Stock	Price £	+/-	Int yld %	Grs red yld
108	100	Conv 9% 2000	108	-	8.33	6.77
105	96	Treas 8% 2000	104	-	7.63	6.81
124	117	Treas 13% 2000	123 †	-	10.51	6.81
113	104	Treas 10% 2001	113	-	8.84	6.97
100	90	Treas 7% 2001	100	-	6.99	6.97
114	103	Treas 9¾% 2002	113	-	8.58	7.13
104	94	Treas 8% 2003	104	-	7.65	7.19
116	105	Treas 10% 2003	116	-	8.62	7.23
119	110	Treas 11½% 2001-04	118	-	9.67	7.11
83	79	Fund 3½% 1999-04	82 †		4.23	6.10
113	103	Conv 9½% 2004	113	-	8.38	7.40
96	86	Treas 6¾% 2004	95	-	7.05	7.40
108	97	Treas 8½% 2005	107	-	7.91	7.41
114	103	Conv 9½% 2005	113	-	8.37	7.45
130	119	Treas 12½% 2003-05	130	-	9.59	7.35
101	94	Treas 7½% 2006	100		7.47	7.43
102	92	Treas 7¾% 2006	101	-	7.60	7.47
104	93	Treas 8% 2002-06	103	-	7.72	7.49
124	113	Treas 11¾% 2003-07	124 †	-	9.46	7.30
108	97	Treas 8½% 2007	107 †		7.91	7.51
138	126	Treas 13½% 2004-08	137	-	9.83	7.36
112	101	Treas 9% 2008	111		8.07	7.56
103	94	Treas 8% 2009	103	+	7.75	7.60

LONGS (over 15 years)

1995 High	Low	Stock	Price £	+/-	Int yld %	Grs red yld
87	79	Treas 6¼% 2010	87		7.15	7.69
112	101	Conv 9% 2011	111 xd		8.05	7.68
112	102	Treas 9% 2012	112		8.03	7.69
82	72	Treas 5½% 2008-12	82		6.71	7.41
103	93	Treas 8% 2013	102	-	7.77	7.69
101	91	Treas 7¾% 2012-15	100 xd	-	7.72	7.71
104	93	Treas 8% 2015	103		7.75	7.68
111	100	Treas 8¾% 2017	110	-	7.91	7.73
141	127	Exch 12% 2013-17	140	-	8.55	7.78

UNDATED

1995 High	Low	Stock	Price £	+/-	Int yld %	Grs red yld
45	40	War Ln 3½%	45	+	7.71	..
31	28	Treas 2½%	31		7.88	
50	45	Consols 4%	50 †	+	7.95	

INDEX-LINKED on projected inflation of:

1995 High	Low	Stock	Price £	+/-	10%	5%
215	201	Treas IL 2% 1996	215	-	..	1.49
112	106	Treas IL 4⅝% 1998	112		1.28	2.47
178	166	Treas IL 2½% 2001	178	+	2.80	3.30
174	161	Treas IL 2½% 2003	174	+	3.00	3.38
115	108	Treas IL 4⅜% 2004	115	+	3.05	3.40
183	168	Treas IL 2% 2006	183 †		3.17	3.44
166	152	Treas IL 2½% 2009	166	+	3.24	3.47
173	157	Treas IL 2½% 2011	172		3.29	3.49
142	129	Treas IL 2½% 2013	141	-	3.33	3.51
152	137	Treas IL 2½% 2016	151 †		3.30	3.56
148	131	Treas IL 2½% 2020	145		3.44	3.58
122	109	Treas IL 2½% 2024	120 xd	-	3.44	3.57
120	108	Treas IL 4⅛% 2030	119 †	-	3.44	3.58

…back up their claims
…for water

Family
…nancial
…ce you can
…ust?
…to your local
…olicitor…

THE TIMES UNIT TRUST INFORMATION SERVICE

	Sell	Buy	Wkly +/-	Yld %
AIB UNIT TRUST MANAGERS LTD 01895 259 783				
Grolund Amer	197.20	209.70†	+ 0.90	0.20
Grolund Equity	272.40	289.80	+ 2.90	2.08
Grolund Euro	244.40	259.70	+ 2.40	1.28
Grolund Expt Bal	126.30	130.80		0.81
Grolund Gilt	77.25	79.61	+ 0.60	5.10
Grolund Japan	179.20	189.60†	+ 0.50	
AXA EQUITY & LAW UNIT TST MGRS 01203 553 231				
General Acc	625.50	665.50	- 11.90	2.56
General Inc	537.40	571.80	+ 10.30	2.56
UK Growth Acc	422.40	449.40	+ 8.90	2.79
UK Growth Inc	281.40	299.40	+ 5.90	2.79
Higher Inc Acc	775.40	824.90	+ 16.40	4.10
Higher Inc Inc	431.40	459.00	+ 9.10	4.10
Gilts/Fxd Int Acc	207.70	219.30	+ 1.50	5.47
Gilts/Fxd Int Inc	95.47	100.80	+ 0.70	5.47
Nth American	336.30	357.80	+ 6.10	
Europe	323.90	344.60	+ 4.40	0.70
Brit Excell	85.62	91.09†	+ 2.97	2.85
Brit Fndmtls Acc	112.40	119.60	+ 1.20	4.70
Brit Fndmtls Inc	78.71	83.74	+ 0.91	4.70
Global Opps	95.97	102.10†	+ 0.30	0.30
Balanced Acc	61.07	64.97	+ 0.80	2.79
Balanced Inc	58.43	62.17	+ 0.77	2.79
Japan Acc	47.60	50.64	- 0.30	
Pac Basin Acc	385.70	410.40	..	1.01
ABBEY UNIT TST MGRS 0345 717 373				
Gilts & Fixed Int	132.60	140.70†	+ 1.20	7.11
High Inc Equity	180.00	191.50	+ 5.70	4.40
Worldwide Bond	293.10	310.60†	+ 0.50	4.50
American Growth	339.40	361.10	- 6.90	0.36
Asian Pacific	324.70	345.40	+ 7.30	0.15
Accets & Earnngs	285.50	303.70†	+ 3.70	2.81
Euro Capital Acc	163.90	174.30	+ 4.60	0.59
Extra Inc	44.52	47.36	+ 0.49	8.49
General	263.50	280.30	+ 4.60	2.97
Global Opps	59.77	63.58	- 0.88	0.47
Japan	127.80	136.00	+ 0.30	
Manage'l Inc	47.60	50.64	- 0.63	4.69
Mountwl	156.80	166.80	+ 3.70	1.49
US Emerging Cos	176.30	187.60	- 4.50	
Ethical	75.47	80.29	+ 0.93	2.45
International	128.30	136.50	+ 1.30	0.68
Dividend & Growth	66.68	70.92	+ 1.41	4.33
Global Gwth & Sec	71.09	75.94	+ 0.27	2.67
ABERFORTH UNIT TRUST MGRS LTD 0131 220 0733				
UK Small Cos	1973.00	2051.00	+ 12.00	..
ABTRUST UNIT TRUST MGRS LTD 0800 833 580				
Amer Inc & Growth	54.71	56.81	- 0.30	0.54
Cash	50.18	50.18†	+ 0.04	5.83
Emerging Mkts	65.12	69.02	- 0.80	0.05
European	128.60	133.70	- 1.40	
Exempt	1017.70	1081.00	- 10.50	1.71
Extra Income #	47.91	51.43†	+ 0.17	6.61
Far East Emg Eco	121.00	127.00	- 0.20	0.49
Fixed Interest #	23.64	24.59†	+ 0.08	9.55
Fund Inv Tst	164.00	172.30	- 0.10	9.04
Japan	187.40	194.90	- 1.70	
Latin American	48.00	50.38	- 1.12	0.97
Pacific	81.71	85.16	- 0.56	0.31
Property Share	62.70	65.82	+ 0.42	2.57
UK Emerging Cos	68.91	73.42	- 0.68	1.69
UK Growth	49.33	52.22	+ 0.39	2.25
Abtr World Port #	78.25	79.74†	- 0.35	2.06
Ethical	73.35	76.28†	+ 0.70	2.31
American Gilt Inc #	50.95	50.95†	+ 0.10	7.37
For AEGON see Matheson				
AIRWAYS UNIT TRUST MGRS LTD 0171 256 5868				
Brit Property	97.41	104.50		5.10
ALLCHURCHES INV MGMT SVS LTD 01452 305 958				
Amity Income	84.06	89.19	+ 1.03	2.28
Income Builder Inc	76.44	81.32†	+ 1.21	2.82
ALLIED DUNBAR UNIT TSTS PLC IFA dlg: 01793 610 366 Client dlg: 01793 514 514				
Balanced Trusts				
Growth & Income	260.20	278.10	+ 3.70	2.80
Capital	459.30	490.80	+ 6.60	1.69
Balanced	780.10	812.50†	+ 13.60	2.45
Accumulator	1455.00	1555.00	+ 27.00	2.61
Income Trusts				
American Income	57.96	61.92	- 0.42	2.87
High Income	429.70	459.30	+ 7.90	3.36
Equity Income	237.80	254.20†		3.28
High Yield	259.90	277.80	+ 4.70	3.13
Govt Securities	34.83	36.76	+ 0.30	5.77
International Trusts				
Amer Spec Sits	187.10	199.80	- 0.80	0.35
European Growth	43.53	46.35	+ 0.93	0.01
International	179.50	191.80	+ 1.20	0.17
Japan	207.80	221.40†	- 0.20	0.01
Pacific	404.20	432.00	- 0.60	0.01
Secs of America	531.00	565.30†	+ 3.90	0.47
Wwide Asset Val	52.06	56.72	+ 0.36	0.21
Specialist Trusts				
Asset Value	577.80	617.60†	+ 9.40	2.07
Conv & Gilt	44.80	47.99	+ 0.54	4.84
Smaller Cos	190.70	203.80†	- 1.70	1.09
2nd Smaller Cos	180.70	193.10	- 1.70	1.26
Recovery	151.80	162.20	+ 1.80	1.62
Met Min & Cdty	165.20	176.50	- 3.70	0.67
Great Earnings	385.60	412.10†	+ 6.10	1.64
Technology	211.30	225.80†	+ 3.80	0.01
UK Special Sits	528.40	564.80†	+ 9.20	1.53
B & C E UNIT TRUST MGMT LTD 01293 526 911				
Cntrctn Ops Pros	110.60	115.10		3.04
Cntrctn Persl Pens	66.85	69.45	+ 0.62	1.47
BG-THORNHILL UNIT TST MGRS LTD 0171 600 0033				
Capital	78.24	83.23	+ 0.76	1.77
International	68.50	72.67	+ 1.31	
BAILLIE GIFFORD & CO LTD 0131 222 4242				
America	305.30	328.40	- 7.10	
Bond	121.70	128.00	+ 1.30	6.57
Brit Smlr Cos	110.90	118.00	- 0.80	1.71
Conv & Gen #	69.02	73.43	+ 0.67	5.33
Europe	240.60	255.80†	+ 2.70	0.63
Euro Smlr Cos	107.40	114.60†	+ 0.40	0.64
Income Gwth	375.40	393.40	+ 6.60	3.83
Japan	332.90	354.60	+ 1.40	
Latin American	69.47	73.30	- 6.52	
Pacific	107.40	114.30†	+ 1.50	1.23
UK Smlr Cos	58.85	62.61	- 0.85	1.29
Japan Fd	691.60	713.70	+ 13.40	
Mngd Fd	192.60	204.60	+ 3.30	2.90
BANK OF IRELAND FUND MGRS LTD 0171 489 8673				
Brit & Ovsea	338.20	357.70	+ 2.26	1.01
Capital Gwth	120.50	127.40	- 0.80	2.57
Wrldwide Oppo	205.10	216.90	+ 0.10	0.93
BARCLAYS UNICORN LTD 0181 534 5544				
Balanced Trusts				
Gen Inc Fd Inc	389.50	405.70	- 3.80	2.58
European Bd Inc	97.04	100.40	- 0.49	6.69
Exempt	78.74	83.99	- 0.89	3.97
Financial	91.37	97.72†	+ 0.35	2.43
500	473.30	511.60	+ 3.80	2.66
General	301.00	322.30	+ 2.40	2.56
Property	238.50	255.90†	+ 0.70	6.44
Trustee	209.20	222.10†	+ 4.20	2.26
Income Trusts				
Cash Inc	100.00	100.00†	- 1.00	5.82
Extra Income #	128.60	137.60	- 1.10	3.91
Gilt & Fxd Int	59.24	61.36†	- 0.51	8.05
Income	570.50	610.20	+ 5.10	3.76
Income Builder #	67.54	72.04	- 0.54	5.42
Intl Income	67.76	72.08†	+ 0.61	3.16
Growth Trusts - UK				
Capital	132.90	141.80	+ 1.10	2.17
Leisure	152.20	162.80	+ 2.80	0.91
Recovery	449.30	480.60	+ 4.40	2.84
Smlr Cos Inc	49.16	52.72	+ 0.43	2.34
Special Sits	341.40	365.20	+ 4.00	1.43
Growth Trusts - Overseas				
America	159.90	169.90†	- 1.20	0.28
Aust Acc	265.40	284.20	- 1.00	1.87
Aust Inc	160.00	171.30†	- 0.70	1.87
Euro Gwth Inc	169.60	180.20	- 2.80	0.63
-do- Accum	183.20	194.60	+ 3.00	0.63
Japan & Gen Inc	165.30	175.70	- 0.70	
-do- Accum	167.80	177.70	- 0.70	
Japan Spec Sits	75.44	79.92	- 8.19	
Unv Tech Inc	90.45	96.20	+ 0.30	
Worldwide	197.30	198.80	+ 1.20	0.55
BARING FUND MANGERS LTD 0171 214 1004				
American Growth	114.80	121.50	+ 0.50	
Amer Smlr Cos	148.60	159.20	- 2.80	
Convertibles	54.72	58.66†	+ 0.52	5.30
Eastern	289.50	313.40	- 2.90	0.30
Equity Income	90.15	96.79	- 1.11	3.80
European Growth	331.50	352.10	+ 1.80	0.80
Europe	273.30	293.20†	+ 1.30	1.90
German Growth	79.49	84.22	- 0.02	0.50
Global Bond	70.51	74.22	+ 0.36	6.50
Global Growth	139.80	148.90†	- 0.80	
Japan Growth	205.60	219.00	- 1.70	
Japan Sunrise	161.00	171.50	- 0.60	
Korea Trust	73.41	79.76	- 1.52	
Portfolio	140.60	150.70	+ 1.10	2.30
-do- Accum	262.20	280.60	+ 1.50	2.30
UK Growth	89.54	95.59	+ 1.22	2.60
UK Smaller Cos	84.02	91.55	+ 0.90	2.50
Select Managers	82.49	88.36	+ 0.70	1.00
BLACKSTONE FRANKS UT MGRS LTD 0171 250 3300				
Intl Gwth Port Inc	84.71	90.12	- 0.82	..
Special Oppor Inc	59.30	63.08	+ 0.28	
BRITANNIA LIFE UNIT MGRS LTD 0141 223 8020				
Balanced Growth	127.53	134.95	+ 3.56	1.52
-do- Accum	145.92	154.41	+ 4.07	1.52
Smaller Cos	125.79	132.69	+ 0.75	0.81
Higher Inc #	51.48	54.47†	+ 0.07	4.35
American Gth Inc	88.24	93.38	+ 2.39	
European Growth	143.05	151.37	+ 3.14	0.21
-do- Accum	145.86	154.35	+ 3.20	0.21
Global Bond Inc #	77.61	78.82†	+ 0.25	7.01
Mngd Ptflo Inc	47.47	50.21	- 0.95	1.40
-do- Accum	48.68	51.50	- 0.98	1.40
Intl Spec Opps	139.17	147.27	+ 3.82	
Pacific Gth	137.73	144.68	+ 3.73	0.30
UK General #	85.81	90.80†	+ 2.13	2.98
-do- Accum #	90.37	95.63	+ 2.24	2.98
Japan	61.97	65.58	+ 0.77	
Gilt & Fixed Int #	102.22	105.93†	+ 0.90	6.46
BURRAGE UNIT TST MGMT LTD 0171 480 7216				
Short Dated Gilt	68.05	68.92	+ 0.16	6.16
CIS UNIT MANAGERS LTD 0161 837 5060				
Environ	170.00	180.90†	+ 1.40	1.80
UK Growth	191.90	204.10	+ 1.80	2.03
UK Income	143.10	152.20	+ 1.40	4.28
CANADA LIFE MGMT (UK) LTD 01707 822 100				
Can Gen Dist	218.60	231.80	+ 1.90	1.71
-do- Income Dist	117.40	124.50	+ 1.10	4.02
-do- Accum	369.60	391.80	+ 3.30	4.02
Gilt & Fxd Int	41.98	44.50	+ 0.32	6.11
Growth Units	231.20	247.30	- 1.90	2.03
Bond	179.30	188.80	+ 1.40	6.14
Intl Growth	234.60	249.70	- 1.30	0.22
North American	231.40	246.30	+ 0.30	0.26
Far East	293.80	312.10	- 1.90	1.05
UK Smaller Cos	197.80	211.50	+ 2.30	1.79
European	89.00	94.79	+ 0.93	0.64
Japanese Growth	49.54	52.62	- 0.14	
High Income	298.40	322.90	+ 2.30	3.85
CAPEL-CURE MYERS UT MGMT LTD 0161 831 7433 Enq 0161 831 7433 Dlg 0161 831 7455				
American & Gen	190.70	202.90	+ 3.30	
European Inc	86.78	91.96	+ 0.41	1.08
Smaller Cos (4-1)	92.40	98.30	+ 0.57	1.47
Global	484.50	515.50	+ 6.40	1.80
Income & Growth #	445.20	473.70	+ 6.90	3.80
-do- Accum #	648.60	690.00	+ 10.30	3.80
Japan & Gen	71.27	75.61	- 0.29	
Master Portfolio	£111.21	£114.87	- 55.00	2.12
-do- Accum	£134.86	£139.30	- 66.00	2.12
Special Sits	113.80	120.30	- 0.92	1.89
High Yield	£14.23	£14.68†	+ 15.00	4.33

	Sell	Buy	Wkly +/-	Yld %
CAZENOVE UNIT TRUST MGMT LTD 0171 606 0708				
Cazenove Portfolio	95.27	101.73	+ 0.52	2.52
American Portfolio	112.27	119.20†	+ 0.67	0.94
European Portfolio	111.13	118.86	+ 0.81	0.48
High Income	52.55	52.69	+ 0.41	8.00
Japanese Portfolio	70.48	74.95	+ 0.23	
Pacific Portfolio	147.38	158.48†	+ 0.18	1.42
UK Inc & Growth	88.86	95.16	+ 0.79	2.88
Utility & Bond	57.80	58.45	+ 0.22	6.58
CENT BD OF FIN OF CHURCH OF ENG 0171 588 1815				
Inv Fund	720.16	731.04	+ 9.12	4.40
Fxd Int Sec	157.25	157.89	- 0.60	9.06
COIF CHARITY FUNDS 0171 588 1815				
Investment Inc	725.20	736.46	+ 8.38	4.33
Investment Acc	£31.94	£32.42	+ 37.09	...
Fixed Int Inc	130.72	131.24	+ 0.66	8.76
Fixed Int Acc	217.48	218.36	+ 1.03	
CITY FINANCIAL UT MGRS LTD 0171 407 5966				
Beckman Intl	93.67	98.71	+ 0.61	3.01
Beck Bio-Tech	46.89	50.38†	+ 5.10	...
Acorn Ethical Tst	163.36	177.27†	+ 1.18	0.63
City Fin Assets	76.74	80.58	+ 0.04	2.07
City Fin America	107.03	112.39	+ 2.29	
City Fin Intl	88.04	92.45	+ 0.64	0.89
City Fin Japan	153.84	161.55†	- 0.69	
Friars Hse Cap	289.79	313.93	+ 1.98	2.33
Friars Hse Inc	192.42	208.34†	+ 0.86	4.33
Buckley Wrld Grth	138.96	147.30	+ 2.38	..
Fairmont Cap Gth	143.26	150.80†	+ 1.71	..
Fairmount Inc	154.84	162.99†	+ 0.87	..
J Sel Inc/Gth Inc	56.61	59.45†	- 2.38	2.46
CITY OF LONDON UNIT TST MGRS LTD 0171 711 0771 Admin: 01277 227 300				
Emerging Markets	54.92	58.27	+ 0.29	..
CLERICAL MEDICAL UT MGRS LTD 0800 373 393				
American Gwth	74.34	79.09	+ 0.12	..
Dragon Growth	68.47	73.22	- 0.32	0.85
Equity High Inc	89.73	94.70†	+ 0.99	4.00
-do- Accum	125.42	132.37	+ 1.38	4.00
Extra Income Inc	27.03	28.46	+ 0.19	7.12
Extra Income Acc	28.13	29.62	+ 0.20	7.12
European Gwth	58.17	61.72	+ 0.37	1.08
Evergreen	29.36	31.40	+ 0.41	..
General Equity	95.80	101.75	+ 0.84	2.88
Japan Growth	53.17	56.58	+ 0.20	..
Peckmee Gwth	57.77	61.46	+ 0.44	2.63
Pref Sm Cos Inc	33.67	35.82	+ 0.25	1.58
-do- Accum	35.46	37.72	+ 0.27	1.58
Retirement Inc #	27.35	29.10	+ 0.35	5.77
Special Sits	42.58	45.30	+ 0.42	2.18
UK & Overseas	55.24	58.61	+ 0.27	0.71
COLONIAL UT MGRS LTD 01634 888 000				
Capital	76.49	79.67	+ 0.67	1.91
Balanced	66.29	69.05	+ 0.66	4.07
COMMERCIAL UNION FINANCIAL MGMT INTL LTD 0181 686 8878				
PRESTIGE PORTFOLIO (PPT FUNDS)				
Income Funds				
Equity Inc	174.01	185.12	+ 1.53	4.73
Fixed & Convertible	41.46	44.11†	+ 0.37	6.68
Monthly Inc Plus	49.96	53.15	+ 0.11	8.43
Preference Share	47.73	50.78†	+ 0.72	7.46
Balanced Funds				
High Yield	133.80	142.34†	+ 2.77	5.71
Managed Fund	74.14	78.87	+ 1.00	2.98
UK Growth Funds				
Smaller Cos	45.30	48.19	+ 2.24	1.69
-do- Accum	52.73	56.10	+ 2.62	1.69
UK & General	90.32	96.14	+ 2.26	2.66
-do- Accum	115.89	123.29	+ 2.91	2.66
UK Growth	168.81	179.58	+ 1.75	2.25
International Growth Funds				
Europe Growth	203.11	216.07	+ 1.09	0.11
Far Eastern Gth	135.62	144.28	+ 1.62	..
Global Bond	84.72	90.07	+ 0.27	5.87
Japan Growth	120.42	128.11	- 0.69	..
North Amer Gth	212.75	226.33	+ 5.26	..
Oriental Growth	81.96	87.19	+ 1.72	0.06
Worldwide Growth	72.71	77.35	+ 0.89	0.18
OTHER CU TRUSTS (NON PPT FUNDS)				
Deposit Fund	92.53	92.53	+ 0.08	6.01
Homeowner Fund	88.19	93.82	+ 0.70	1.61
Quilter Fund	147.78	157.21	+ 3.82	1.94
CONSISTENT UNIT TST MGMT CO LTD 0171 407 5966				
Consistent UT	33.27	35.61		3.34
COOKE (HENRY) INV FUNDS LTD 0800 526 358				
Growth	170.60	181.50	+ 1.10	1.69
Income	71.94	76.53	+ 0.37	5.62
European	66.47	70.71	+ 0.78	0.68
Recovery	168.40	179.10	+ 1.10	2.13
CO-OP PENSION FDS UT MGRS LTD 0171 283 9494				
Equity Dist	912.30	925.50†		3.50
CREDIT SUISSE INV FDS (UK) LTD 01277 690 370				
Fellowship Tst	93.93	99.93	+ 0.55	1.50
Income #	268.10	285.30	+ 2.50	4.20
-do- Accum #	687.70	731.50	+ 6.40	4.20
Smaller Cos	198.40	211.00†	+ 1.30	0.98
-do- Accum	245.20	260.90†	+ 1.63	0.98
Inv Portfolio	91.59	97.43	+ 0.84	1.54
High Inc Port #	78.18	83.16	+ 0.72	4.29
DIMENSIONAL TST MGMT LTD 0171 410 0177				
Euro Small Cos	1541.90	1596.80	- 7.40	..
Japan Small Cos	1236.00	1280.90	+ 13.30	..
UK Small Cos	1909.30	1988.60	+ 10.80	..
US Small Cos	1957.00	1998.80	- 10.90	..
DISCRETIONARY UNIT FUND MGRS 0171 377 8819				
Disc Inc	225.70	237.60	+ 11.40	2.96
DUNEDIN UNIT TST MGRS LTD 0131 315 2500				
European Gwth	301.50	319.00	+ 3.90	0.66
New Asia	223.80	238.70	- 0.70	0.24
Japan Growth	113.30	120.70	- 0.70	
Jap Smlr Co	462.20	490.30	+ 4.50	
Nth Amer	354.50	374.80	- 0.10	0.78
UK Inc & Gth	237.60	253.80	+ 3.10	2.79
EAGLE STAR UNIT MGRS LTD 01242 577 555				
UK Balanced Inc	156.70	166.60†	+ 1.70	1.62
UK High Inc Inc	165.50	176.60†	+ 1.60	4.09
-do- Accum	219.40	233.50†	+ 2.20	4.09
UK Pref & F I Inc	59.84	62.49†	+ 0.48	4.94
Emerging Opps	86.36	91.99	- 0.85	0.95
UK Smr Cos Inc	60.43	64.28	+ 0.57	0.01
Extra Income Inc	49.32	52.47	+ 0.47	7.80
EDINBURGH UNIT TST MGRS LTD 0345 080 526				
American	155.40	164.90	+ 0.30	1.06
Convertibles #	21.35	22.68†	+ 0.27	6.17
Equity Income #	135.90	144.40†	+ 2.10	3.67
EuroFund	53.79	57.05	+ 0.85	0.35
Financial	49.74	52.85	- 0.10	1.42
Growth & Inc #	269.60	286.40	+ 5.70	2.69
High Dist #	170.60	181.30	+ 3.40	0.41
International	418.60	444.80	+ 3.90	0.11
Int Cap Inc	99.34	106.00	+ 0.30	2.59
Latin American	26.75	28.42	- 0.13	
Pacific	81.79	86.90	+ 0.16	
Pref High Inc	22.08	23.46	+ 0.21	7.03
Tokyo	238.50	253.10	- 2.80	
UK Smaller Cos	247.70	263.20	+ 1.00	1.04
ELY PLACE UNIT MGRS LTD 0171 242 0242				
BRI Director Dlgs	99.80	106.39	+ 0.03	1.52
Growth Acc	242.87	259.27	- 1.84	0.87
Income	582.62	619.67		5.19
ENDURANCE FUND MGMT LTD 0171 373 7261				
Endurance Fd	217.00	230.90	+ 1.10	1.29
EQUITABLE UNIT TRUST MGRS LTD 01296 431 480				
European	86.33	90.87	+ 1.20	1.97
Ethical Tst	46.71	49.17	+ 0.47	1.36
Far Eastern	305.58	321.66	- 0.73	1.68
High Income	136.56	143.75	+ 2.41	4.65
Intl Growth	125.78	132.40	+ 0.90	0.42
North American	134.10	141.16	+ 0.60	1.60
Pelican	130.55	137.42	+ 2.25	2.30
Smaller Cos	66.22	69.71†	+ 0.39	3.00
Special Sits	88.93	93.61	+ 0.56	3.11
Tst of Inv Tsts	197.70	208.10	+ 1.73	1.29
EVERMORE FUND MGMT LTD 0171 407 5966				
Smaller Cos Inc	205.57	218.69	+ 1.95	1.29
Smaller Cos Acc	363.81	387.03	+ 3.46	1.29
Recovery	51.30	54.57†	+ 0.76	1.56
Recovery Acc	52.55	55.90†	+ 0.78	1.56
EXETER FUND MANAGERS LTD 01392 412 144				
Capital Growth	87.12	93.43	+ 0.10	
Fd of Inv Tsts	48.76	52.01	+ 0.18	0.56
High Income #	40.85	43.78	- 0.07	10.51
Warrant	52.32	56.87	- 0.07	
Zero Preference	42.31	44.89†	+ 0.06	
FAMILY INVESTMENT MGMT LTD 01273 230 707				
Family Asset Tst	81.88	87.10	+ 0.41	3.23
Family Income Tst	46.17	46.17	+ 0.39	6.64
Family Trust	91.73	97.58	+ 1.21	2.55
United Charities	271.50	288.80	+ 3.60	5.05
FIDELITY INVESTMENT SERVS LTD Callfree: Private Clients 0800 414 161				
Cash Fund				
Cash Fund	100.00	100.00		6.00
Bond Funds				
Gilt & Fxd Int	28.34	28.42†	+ 0.18	7.03
Intl Bond	30.35	31.49	- 0.04	6.33
Income Funds				
High Income	25.67	26.97	- 0.21	5.35
Income Plus	121.30	129.00†	+ 1.30	4.10
Amer Eq Inc	57.08	60.49	- 0.07	1.46
European Income	45.27	48.14	+ 0.21	2.38
Far East Inc	67.25	71.51†	- 0.46	2.30
Global Convertible	24.42	25.95†	+ 0.14	2.89
UK Div Gth	28.17	29.96	+ 0.29	2.21
Equity Funds				
ASEAN	64.43	68.73	- 0.78	
American	302.50	320.40	- 1.00	
Amer Spec Sits	164.70	175.90	+ 1.70	...
Japan Smaller Cos	36.98	39.45	+ 0.54	
European	197.40	209.90	+ 2.00	0.65
European Opps	70.53	75.00	- 0.43	0.15
Global Ptw	27.47	29.21	- 0.01	0.07
UK Growth	106.70	113.50	+ 0.50	1.26
Growth & Inc	161.30	171.40	+ 1.80	2.75
Intl PEP	42.04	45.77	+ 0.29	1.06
Japan Spec Sits	92.05	98.05	+ 1.02	
Japan	188.70	200.70	+ 0.20	
Managed Intl	322.30	342.90	+ 0.50	0.44
Moneybuilder	60.28	64.10	+ 0.31	
Recovery	51.07	54.31	+ 0.34	1.42
South E Asia	169.80	181.20	+ 0.10	1.07
Special Sits	598.70	636.60	+ 4.50	0.72
Specialist Funds				
Cash Accum Units	112.39	112.39	+ 0.09	6.00
FLEMING PRIVATE FUND MGMT LTD 0171 814 2700				
Balanced #	143.10	146.00	+ 2.10	2.01
Inc Pfolio #	90.07	91.51†	- 0.44	3.37
Cap Pfolio	154.00	156.50†	- 1.40	1.48
General Opps	134.10	136.80	+ 2.10	3.42
Growth Inc	34.28	35.03†	+ 0.19	1.33
Private Portfolio	453.60	463.30	+ 7.60	1.84
FOREIGN & COLONIAL UNIT MGT Enq 0171 454 1434 Dlg 01277 261 010				
Euro Smll Cos	126.20	133.90	+ 0.90	0.74
Emrg Asian	154.20	164.90	- 0.10	
High Income	21.58	22.95	- 0.17	3.80
UK Growth	120.20	126.90	- 0.50	2.44
UK Income	108.90	116.30†	- 1.40	4.32
US Smaller Cos	380.60	406.30	+ 5.40	0.10
FOSTER & BRAITHWAITE FUND MANAGEMENT LTD 0171 407 5966				
-do- Inv Tst Inc	77.13	81.10	- 0.07	4.19
Investment Trust	99.63	104.76	+ 0.21	
UK Smaller Cos	92.40	97.16	+ 0.75	0.98

	Sell	Buy	Wkly +/-	Yld %
FRAMLINGTON UNIT MGMT LTD Enq 0171 330 6500 Dealing 0345 775611				
American Growth	71.41	76.12	+ 0.22	...
-do- Accum	71.41	76.12	+ 0.22	
Amer Smll Cos	625.20	672.90	+ 24.50	
-do- Accum	642.70	687.40	+ 24.90	
Capital Tst	339.90	361.60	+ 2.90	1.40
-do- Accum	493.70	525.20	+ 4.30	1.40
Cont Smll Cos	56.78	60.40	+ 0.08	0.60
-do- Accum	59.92	63.74	+ 0.08	0.60
Convertible	130.60	138.90†	+ 1.69	5.45
-do- Accum	277.00	294.70†	+ 2.00	5.45
Emerging Markets	63.72	68.08†	- 0.67	..
-do- Accum	63.96	68.33	- 0.68	..
European	129.00	136.80	+ 1.60	0.37
-do- Accum	135.70	143.90	+ 1.70	0.37
Extra Income	362.90	386.10	+ 4.40	4.01
-do- Accum	557.40	593.00	+ 6.80	4.01
Financial	151.60	161.30	+ 1.90	0.49
-do- Accum	160.60	170.80	+ 2.00	0.49
Gilt Trust	65.20	67.22	+ 0.49	5.97
-do- Accum	96.82	99.80	+ 0.74	5.97
Health Fund Inc	234.10	250.10†	+ 12.60	...
-do- Accum	234.10	250.10†	+ 12.60	...
Income & Growth	210.90	224.40†	+ 2.49	3.28
-do- Accum	329.90	351.00†	+ 3.90	3.28
Intl Growth	405.40	432.80	+ 1.80	..
-do- Accum	450.10	480.60	+ 2.10	..
Japan & Gen	185.00	195.80	- 1.10	..
-do- Accum	186.90	198.89	- 1.10	..
Monthly Inc #	181.00	192.60†	+ 4.20	3.61
Managed Port Inc	114.10	120.10	+ 1.00	1.99
-do- Accum	122.50	128.90	+ 1.00	1.99
Quarterly Income #	53.75	57.18†	- 0.03	3.53
-do- Accum #	59.59	63.39†	- 0.04	3.53
Recovery	346.20	370.30	+ 2.60	0.09
-do- Accum	408.60	437.00	+ 3.00	0.009
UK Growth	60.26	64.11	+ 0.46	2.62
-do- Accum	63.86	67.94	+ 0.49	2.62
FRIENDS PROVIDENT UNIT TRUSTS Dealing 01705 881330 Enq 01705 881340				
FP American	55.11	58.62†	+ 0.30	0.51
FP Am Smllr Cos	179.50	191.90	+ 3.20	..
FP Asian Growth	273.00	291.90†	+ 5.90	
FP Australian	374.90	402.20	+ 1.30	
FP Equity Dist	418.30	445.00†	+ 3.00	2.61
-do- Accum	907.20	965.10†	+ 6.50	2.61
FP Euro Gth	248.70	264.50	+ 2.70	0.14
-do- Accum	270.30	287.50	+ 2.90	0.14
FP Intl Bond	62.20	65.80	+ 0.34	4.62
FP Intl Gilt Dist	36.29	38.72†	+ 0.02	0.44
-do- Accum	52.98	56.54†	+ 0.02	0.44
FP Pac Basin Acc	216.40	231.30†	+ 4.20	..
FP Income	56.85	60.63†	+ 1.41	4.90
-do- Accum	192.10	204.99†	+ 4.70	4.90
FP Jap Smllr Cos	318.00	339.20	+ 14.60	
FP Monthly Dist	74.47	79.47†	+ 1.14	4.92
FP Stlg Deposit	101.10	101.10	+ 0.10	6
FP Folwo	85.97	91.70	+ 2.35	
FP UK Focus	39.23	42.18	+ 0.45	2.58
FP UK Growth	188.20	200.70	+ 3.10	2.64
-do- Accum	369.50	394.10	+ 6.00	2.64
Stewardship Dist	374.10	397.90†	+ 2.60	1.86
-do- Accum	465.50	495.20†	+ 3.20	1.86
Stewrdship Inc Dist	75.20	79.99	+ 0.29	4.67
-do- Accum	100.30	106.50	+ 0.40	4.67
N Am Stshp Dist	115.40	122.70	+ 1.50	0.95
-do- Accum	123.20	131.00	+ 1.60	0.95
FP Managed Portfolio Service				
Capital Gwth Acc	120.00	127.60†	+ 2.90	1.15
Open Cap Gth Acc	122.00	129.70†	+ 1.10	0.07
Cap Gth Inc Inc	113.90	121.10	+ 1.50	2.38
Cap Gth Inc Acc	117.70	125.20	+ 1.50	2.38
Opn Cp Gth Ic Ic	117.00	124.40	+ 1.20	3.31
Opn Cp Gth Ic Ac	121.50	129.20	+ 1.30	3.31
GA UNIT TRUST MGRS LTD 0345 581 106/7				
GANDA	265.10	280.40	+ 2.70	2.20
Cash	49.82	50.38	+ 0.05	5.28
Growth Portfolio	84.26	89.32	+ 0.24	0.92
Income Portfolio	67.25	71.12	+ 0.46	4.33
GEM DOLPHIN INV MGRS LTD 0171 236 6441				
Special Sits	211.50	226.20	+ 4.70	2.01
Dividend	95.28	101.90	+ 1.50	4.68
Intl Gth & Inc	236.80	253.30	+ 0.90	3.09
UK & Gen	48.70	52.09	+ 0.48	1.96
Fund of Funds	70.07	74.94	+ 0.43	
GT UNIT MANAGERS LTD Inv 0800 212274 Dealing 0171 626 9431				
Amer Spec Sits	234.50	250.80	- 1.20	
European	603.30	641.50	+ 1.50	0.30
Euro Eq & Bd Inc	51.56	54.82	+ 0.39	4.95
-do- Accum	56.12	59.67	+ 0.42	4.95
Far East & Gen	266.20	284.70†	+ 1.20	..
Germany	120.20	127.50	+ 0.60	
High Yield #	50.31	53.17	+ 0.37	7.99
-do- Accum #	52.84	55.85	+ 0.40	7.99
Income Inc	170.30	182.20	+ 1.00	4.31
-do- Accum	187.90	201.00	+ 1.10	4.31
International	361.20	386.30	- 3.70	..
Intl Income	92.05	97.44†	+ 0.82	2.96
Japan & General	446.20	474.70	+ 3.70	
Korean Securities	63.64	67.98	- 0.49	
Orient Acc	144.50	154.60	+ 1.30	0.22
Smllr Cos Div Inc	45.26	48.41	+ 0.22	4.17
-do- Accum	49.98	53.46	+ 0.25	4.17
UK Capital Inc	181.20	193.80	+ 1.40	1.47
UK Capital Acc	319.50	341.70	+ 5.60	1.47
UK Spec Sits	92.81	99.27	+ 0.60	1.30
US & General	177.10	187.70	+ 2.80	
Wwide Spec Sits	155.60	166.50	+ 7.10	
GARTMORE FUND MANAGERS 0171 782 2000 Dlgs only: 01277 264 421				
UK Growth Funds				
British Growth	56.93	60.78	+ 0.56	1.83
Cash Trust	141.67	141.67†	+ 0.11	6.02
Practical Inv Inc #	120.85	129.25	+ 1.34	2.62
-do- Accum #	283.63	303.35	+ 3.16	2.62
UK Index	167.93	168.77	+ 1.34	3.27
UK Smaller Cos	148.29	158.60	+ 1.38	0.73
Income Funds				
Extra Yield	24.72	25.62	+ 0.16	7.49
High Income	34.31	36.64†	+ 0.30	5.13
UK Equity Income	150.12	160.56	+ 1.74	3.05
Global Bond	30.80	31.93†	+ 0.21	5.04
International Funds				
Emerging Markets	44.12	47.19	- 0.05	
Global Managed	144.54	153.74	+ 1.01	1.57
Gold & Intl Res	109.99	117.64	+ 2.78	0.96
Global Utilities	141.56	151.19†	+ 0.52	1.71
Overseas Funds				
American	176.61	187.77	- 0.23	0.82
European	120.72	127.94	+ 1.30	0.93
Euro Sel Opps	178.30	189.30	- 3.13	
Amer Emerging	137.23	146.77†	+ 1.36	
Hong Kong	148.76	159.20	+ 1.38	2.02
Japan	254.28	270.04	- 0.95	
Pacific Growth	217.92	233.07	- 0.49	
Gartmore Pensions Strategy Funds				
Managed Equity	237.16	237.16	+ 1.63	2.13
Long Term Bal	260.10	260.10	+ 1.79	3.10
Med Term Bal	218.32	218.32	+ 1.56	3.15
UK Equity	272.08	272.08†	+ 1.79	2.58
UK Emerging Cos	154.33	154.33†	+ 0.73	2.14
American	292.27	292.27	- 0.16	1.17
Japan	134.77	134.77	+ 0.77	
European	312.72	312.72	+ 3.58	1.03
Index Linked Gilt	180.63	180.63†	+ 0.65	2.71
Fixed Interest	172.99	172.99†	+ 1.78	6.35
Amer Emerging	319.41	319.41	+ 3.18	
Pacific	242.91	242.91†	- 0.70	0.82
Emerging Mkts	119.19	119.19	- 0.47	0.74
Index Strat Japan	157.90	157.90	+ 2.14	0.18
-do- Pacific Bsn	192.08	192.08	+ 0.32	1.45
-do- Cont Europe	173.74	173.74	+ 1.69	1.94
Index Strat UEA	171.52	171.52	+ 0.58	1.82
Gartmore Personal Pension Funds				
Managed Equity	111.72	118.86	- 0.82	
Med Term Bal	103.83	110.45	+ 0.79	
Long Term Bal	116.88	124.33	+ 0.85	
UK Equity	125.91	133.94	+ 0.88	
UK Emerging Cos	72.35	76.96	+ 0.36	
American	135.62	144.28	- 0.08	
Japan	64.49	68.61	+ 0.25	..
European	129.89	138.17	+ 1.49	..
Fixed Interest	87.93	93.54	+ 1.03	
Index Linked Gilt	80.27	85.39	+ 0.31	
Deposit	84.26	89.63	+ 0.09	
Brlfeo Unit Trusts				
BWH Intl	152.14	160.15	+ 1.14	0.53
Brdstf Gth Port Inc	69.42	73.27	+ 0.68	0.60
-do- Inc Port Inc	61.68	65.10†	+ 1.83	3.50
-do- Wwde Port	58.96	62.23	+ 1.49	0.10
Stow Utilities	85.75	89.39†	+ 1.14	3.15
GLOBAL ASSET MANAGEMENT GAM Sterling Management 0171 493 9990				
Stlg & Intl Inc	601.65	640.05	+ 10.46	2.20
-do- Accum	669.15	711.86	+ 11.64	2.20
European Inc	158.35	168.38		1.31
Amalgam Inc	155.16	164.34	- 0.55	
N America Inc	358.03	380.88	+ 0.49	0.61
Far East Inc	372.92	396.72	- 4.95	
-do- Accum	386.23	410.88	- 5.13	..
UK Divid Inc	187.80	199.79	- 5.05	3.88
GOVETT (JOHN) UNIT MGMT LTD 0171 378 7979 Dealing: 0171 407 7888				
UK Equity Inc	98.23	105.05	+ 1.25	4.35
UK Small Cos	60.89	65.12	+ 2.14	0.71
British Growth	66.50	71.11	+ 0.89	2.44
American Gwth	243.69	260.62	+ 3.40	
Japan Gwth	67.59	72.28	+ 1.83	
Greater China	182.60	195.29	+ 1.72	0.56
Pacific Strategy	157.66	168.61	+ 3.42	0.55
European Gwth	97.34	104.00†	+ 1.12	0.89
Intl Growth	158.21	169.20	+ 1.26	..
US Index (£)	16.8105	17.7125	- 0.07	4.60
FT-SE Mid 250 Ind	83.76	89.58	+ 1.81	2.13
Monthly Income	40.73	43.49†	+ 0.27	8.00
MIS Unit Trust Dealing: 071 865 0033				
Gvd UK Index (£)	13.4617	14.2115	- 0.19	5.50
GRANVILLE UNIT TST MGMT LTD 0171 488 1212				
Small Cos	101.54	109.020	- 0.58	1.42
GUARDIAN UT MGRS LTD 0171 538 9668				
European	534.20	570.73†	+ 6.20	0.49
Gilt & Fixed	133.60	141.70	+ 1.00	5.58
Growth Equity	387.60	414.10†	+ 3.80	1.38
Income Trust	143.40	153.20†	+ 0.90	3.32
International	203.40	217.30	+ 1.40	0.15
Japan Trust	134.00	143.10	- 0.20	
Nth American	327.00	349.30	- 3.60	
Pacific	561.60	592.70	- 6.70	0.05
Guardhill	588.00	628.10	- 5.90	1.46
GUINNESS FLIGHT UT MGRS LTD 0171 522 2129				
EMU Trust	108.48	112.62	+ 0.65	6.15
Global High Inc	103.65	107.60	+ 0.24	5.89
Corporate Bond	107.24	111.31	+ 0.78	6.23
Eqty & Bond Inc	110.67	117.67	+ 0.81	5.06
European Growth	114.52	121.76	- 0.87	
Intl PEP Trust	66.94	71.17	- 0.19	
Equity Inc	132.36	140.73†	+ 2.85	4.14
-do- Accum	188.33	200.25	- 4.05	4.14
Recovery	339.20	360.60	- 13.70	1.98
-do- Accum	397.60	422.70	- 16.00	1.98
St Vinc High Inc	129.12	131.05	- 1.86	7.94
UK Emerg Cos	267.80	284.80†	- 2.29	1.95
UK Smll Cos	306.40	372.60	- 12.60	2.42
Glob Prv Tst	101.36	107.76	+ 0.61	1.19
-do- Accum	103.25	109.77	+ 0.61	1.19
Inc Share Tst	89.16	94.81†	+ 0.03	7.21
HALIFAX UT MGMT LTD Dealing: 0171 220 5050				
Growth	29.98	31.79	+ 0.28	1.87
Growth Acc	30.36	32.19	+ 0.27	1.87
Income	29.56	31.34†	+ 0.27	4.33
Income Acc	30.58	32.42	+ 0.28	4.33
HAMBROS UNIT TRUST MGRS LTD Enquiries: 01277 227 300 Dealing: 01277 690 390				
Model Ptoho	225.20	237.70	- 1.70	2.54
Smaller Cos	35.38	37.64	+ 0.79	1.04
HENDERSON TOUCHE REMNANT Enquiries: 01277 263 299 Dealing: 01277 234 772				
UK Funds				
Special Sits	343.79	367.35	+ 2.79	1.21
Best of British	68.83	73.22†	+ 0.80	2.64
UK Smaller Cos	136.88	147.14	+ 0.93	1.56
High Income Funds				
Income & Growth #	293.10	312.13†	- 3.03	3.66
-do- Accum #	811.92	864.65	+ 8.40	3.66
High Income	329.34	352.05	- 0.92	4.40
Extra Income #	291.08	309.55†	- 2.46	5.74
Pref & Bond	48.46	50.08	- 0.17	8.30
International				
International	304.73	324.86	+ 1.93	
Global Bond	58.02	61.09†	+ 0.36	5.65
Intl Port Tst	92.22	98.63†	+ 0.98	0.49
Global Tech	235.29	251.54†	- 1.11	
Overseas Funds				
Asian Enterprise	177.79	190.12†	- 0.19	0.79
European	544.23	579.95	- 3.65	0.47
European Income #	87.54	92.71	+ 0.51	2.74

	Sell	Buy	Wkly +/-	Yld %
Euro Smllr Cos	158.99	170.56	+ 2.69	0.89
Eur Sp Sits	76.92	82.87	+ 0.64	1.28
-do- Accum	82.49	87.91	+ 0.69	1.28
Japan Trust	230.24	245.34	+ 2.05	..
Japan Special Sits	227.15	242.24	+ 4.87	..
Pacific Smlr Cos	232.04	248.27	+ 2.27	
North American	288.86	306.67	+ 3.00	...
American Smaller	149.79	160.11	+ 4.66	...
HILL SAMUEL UNIT TST MGRS 0181 686 4355				
British	113.32	118.66	+ 2.29	1.87
Capital	195.58	204.80	+ 3.32	1.35
Dollar	446.46	467.50	+ 5.38	..
Enterprise Gth	376.91	394.67	+ 8.25	1.36
European	257.57	269.81	+ 3.01	0.49
Far East	322.75	337.98†	+ 8.61	..
Financial	968.27	1010.11	+ 17.20	1.78
Gilt & Fxd Int Inc	26.67	27.74	+ 0.27	6.61
High Yield	109.63	114.79†	+ 2.24	3.73
Income & Growth	157.86	165.30	+ 3.39	3.17
International	285.91	299.38	+ 2.55	..
Japanese General	220.22	230.60†	- 0.20	..
Japan Tech	95.09	99.48†	+ 1.45	...
Nat Resources	80.74	84.55	+ 1.25	
Portfolio	81.50	85.34	+ 7.40	1.37
Smaller Cos	144.32	151.12	+ 3.98	0.69
Special Sits	180.13	188.62	+ 5.58	0.82
UK Emerging Cos	105.70	110.68	+ 0.81	0.88
US Smaller Cos	126.22	132.17	+ 2.66	
HSBC UNIT TRUST MGMT LTD Advisers: 0800 181 890 Investors: 0800 289 505				
UK Funds				
Balanced #	110.10	117.50†	+ 1.40	4.77
Capital	666.90	711.70	+ 5.10	2.07
Income #	621.60	663.40	+ 10.00	5.67
Footsie Fund	61.14	61.45†	+ 0.62	3.08
Tbhle Index	114.38	121.00	+ 1.00	2.33
UK Index	158.30	167.50	+ 2.10	3.39
International Funds				
American Growth	570.30	608.60	+ 2.40	0.46
American Index	255.60	270.50	- 0.90	1.25
European Growth	127.70	136.30†	+ 1.60	0.16
Eurotrack 100	184.29	194.80	+ 1.40	0.89
Global Bond	23.39	24.68	+ 0.03	5.59
Japan Growth	293.00	312.60	+ 0.70	...
Japan Index	84.24	89.14	- 0.64	8.18
Japan Smllr Cos	32.93	35.14	+ 0.78	...
Far Eastern Funds				
Asian	61.12	65.23†	- 0.88	0.17
Hong Kong Gwth	118.60	126.60	+ 1.00	1.26
Spore & Mlysn Gth	79.92	85.29	- 0.45	
Tiger Index	199.90	211.50	- 5.50	0.45
INVESCO FUND MANAGERS LTD 0171 626 3434 Dealing: 0800 010 733				
UK Specialist Trusts				
UK Smaller Cos	41.66	43.33	+ 0.47	0.58
General Funds				
Managed	82.82	86.09†	+ 1.27	1.36
Rupert Child Fnd	96.30	100.10	+ 1.19	2.15
UK Growth	67.45	70.11†	+ 1.46	2.08
High Income Funds				
UK Extra Inc	88.58	90.00	+ 0.93	6.49
Gilt & Fixed Int	27.32	28.19†	+ 0.20	7.79
UK Inc & Gwth	44.72	46.49	+ 0.64	3.34
UK Income	349.40	363.20	+ 4.70	4.87
Overseas Growth Funds				
American Growth	58.78	60.98	+ 0.23	0.36
Amer Smllr Cos	142.40	148.00	+ 1.80	..
-do- Accum	143.90	149.60	+ 1.90	..
Europe Gth	185.50	192.40	+ 0.80	..
-do- Accum	192.20	199.40	+ 0.90	..
Euro Smaller Cos	35.03	36.41	+ 0.44	..
French Growth	84.60	87.94	+ 0.93	0.32
-do- Accum	90.76	94.35	+ 1.01	0.32
H Kong & China	86.48	89.90	+ 1.04	1.39
Intl Growth	64.43	66.98	+ 0.15	0.41
-do- Accum	65.39	67.91	+ 0.16	0.41
Japan Gth	34.22	35.57	+ 0.07	..
-do- Accum	34.22	35.57	+ 0.01	..
Japan Smaller Cos	40.18	41.77	+ 0.74	..
Glob Emg Mkts	93.08	96.74	- 0.96	...
-do- Accum	93.72	97.42	- 0.98	...
SE Asia	334.56	347.70	- 1.00	0.03
Overseas Income Funds				
Intl Bond	56.91	58.64†	- 0.01	5.67
JOHNSON FRY UNIT TRUST MGRS LTD Enq 01277 227300 Dealing 01277 261010				
Sector Value Inc	99.14	104.70	+ 0.90	4.78
Sector Value Gwth	99.99	105.60	+ 1.30	1.89
JUPITER UT MGRS LTD 0171 581 3020				
World Health	207.70	220.90	+ 11.80	..
Income	189.90	202.02	+ 1.39	3.02
UK Growth	75.13	79.92	+ 1.01	0.44
International	80.67	85.81	- 0.41	0.07
Ecology	91.64	97.48	+ 0.86	1.10
European	145.85	155.16	+ 1.13	...
Far Eastern	310.70	330.50	- 0.50	..
KLEINWORT BENSON UNIT TRUSTS Dealers: 0171 956 7354				
Income Trusts				
Bond Income	101.30	104.60†	+ 0.80	7.35
Gilt Yield	128.00	126.70†	+ 0.80	6.71
Global Income	225.90	240.30†	+ 3.50	3.60
High Yield	147.49	156.80	+ 2.70	5.70
-do- Accum	465.40	495.10	+ 8.70	5.70
Smlr Cos Div	57.50	61.17†	+ 2.05	2.80
Capital Growth Trusts				
Amer Smll Cos	130.10	138.40	- 2.00	..
Asian Growth	332.30	353.50	+ 3.50	0.23
-do- Accum	390.60	415.50	+ 4.30	0.23
North American	98.79	105.10†	+ 1.00	0.25
European Special	116.30	123.70	- 2.50	0.10
European	166.70	177.30†	+ 3.20	0.46
-do- Accum	219.80	233.80†	+ 4.10	0.46
Global Eqty Inc	115.60	122.80	+ 0.89	2.10
Japan	435.10	462.90	- 4.60	..
Japanese Special	236.50	251.60	+ 6.30	
Smaller Cos	127.40	135.50†	+ 4.50	1.13
UK Equity Growth	46.01	48.95	+ 1.47	1.51
UK Index Inc	313.20	314.80†	+ 2.60	3.45
Bachem Tst	102.40	110.78	..	2.74
-do- Accum	102.40	110.78	..	2.74
LAURENCE KEEN UNIT TRUST MGMT 0171 407 5966				
Bridge Income	282.30	300.32	+ 3.61	5.15
Inc & Growth Inc	60.21	64.05	+ 0.66	4.26
Smaller Cos	71.34	75.89	+ 0.84	1.33
LAURENTIAN UNIT TST MGMT LTD Enq: 01452 371 500 Dlg: 01452 371 623				
Growth Trust	273.00	290.40†	+ 2.40	1.85
High Income	111.50	118.60†	+ 1.30	4.38
International	108.50	115.40	+ 0.30	0.52
European Trust	82.30	87.55	+ 0.08	0.87
Japanese Trust	43.89	46.69	- 0.25	
American Trust	106.20	112.90	+ 0.70	..
LAZARD UNIT TST MGRS LTD 01277 690 432				
UK Cap	418.00	443.50	+ 6.10	2.31
UK Inc/Gth	444.40	471.50	+ 2.90	2.96
UK Income	308.30	327.00†	+ 3.00	3.67
UK Sm Cos	264.40	282.80	+ 1.50	1.74
Euro Gwth	146.40	155.20	+ 1.90	
N Amer Gwth	114.10	121.00	- 0.30	0.20
Japan Growth	68.09	72.15	- 0.40	
Money Mkt	128.995	128.995	+ 0.44	0.000
LEGAL & GENERAL (UT MGRS) LTD Enquiries: 01277 227 300 Dealing: 01277 690 395				
Equity Dist	542.10	578.70	+ 6.30	2.55
-do- Accum	£10.94	£11.64	+ 13.00	2.55
Equity Income #	104.80	111.50	+ 0.40	4.32
UK Tactical Allocin	62.92	66.81†	+ 0.53	4.34
European	133.60	142.10	+ 2.60	1.57
Far Eastern	228.10	242.70	+ 4.60	
Fixed Interest	54.06	57.51†	+ 0.47	7.13
Gilt	92.31	97.89	+ 0.82	6.04
Global Growth	80.13	85.24†	+ 1.21	0.81
Intl Bond	56.44	59.94	+ 0.25	5.01
Japanese	78.73	81.63†	+ 1.11	
North American	190.30	202.40	+ 2.20	0.56
Pacific Growth	113.60	120.80	+ 1.30	0.34
UK Index	71.21	74.78	+ 0.83	3.00
UK Recovery	104.80	111.50	+ 1.10	1.98
UK Smaller Cos	139.20	148.10†	+ 1.40	1.42
US Index	75.75	79.95†	+ 0.07	1.44
European Index	85.38	90.11	+ 1.16	2.15
Japan Index	43.13	45.52	- 0.34	
Worldwide	92.00	97.87†	+ 0.64	1.44
LINCOLN NATIONAL 0161 902 9876 Dealing: 0800 262 621				
Growth	53.92	57.66	+ 0.56	2.13
Income	63.52	67.93	+ 0.56	2.97
Far East	55.81	59.47	- 0.12	..
North American	124.10	132.40	- 0.50	..
Global	106.10	113.40	- 0.60	0.19
European	93.76	99.74	+ 0.35	0.65
Japan	108.70	116.30		
Intl Currency Bd	62.81	66.65	- 0.01	4.22
SE Asia	107.50	114.99	+ 0.10	..
UK Cap Growth	98.48	105.30	+ 0.70	1.67
Recovery Trust	74.10	78.82	+ 2.59	1.41
Managed	72.74	77.30	+ 0.35	0.69
Cash	51.46	51.46	+ 0.03	5.19
LLOYDS BK UNIT TST MGRS LTD Helpdesk 01634 834 339 Dealing: 01634 834 313				
Balanced	377.80	401.80	+ 11.10	2.70
-do- Accum	881.40	937.70	+ 25.80	2.70
Cont Euro Gth	72.68	76.51	- 1.25	1.02
-do- Accum	78.22	82.34	- 1.36	1.02
Extra Inc	274.30	291.30†	+ 2.10	4.07
-do- Accum	737.90	785.10	+ 5.80	4.07
FTSE 100 Inc	113.40	120.70	+ 0.90	2.93
FTSE 100 Acc	115.50	122.90	+ 0.90	2.93
German Gth	135.00	142.20	+ 0.50	
-do- Accum	141.60	149.10	+ 0.40	...
Growth Port	614.80	654.10	- 20.80	0.10
-do- Accum	633.10	673.60	- 21.30	0.10
High Interest Inc	99.39	103.00†	+ 1.89	7.74
High Interest Acc	180.50	184.20	+ 1.10	7.74
Hi Reserve Inc #	106.50	113.30†	+ 1.10	6.44
Hi Reserve Acc #	110.70	117.80	+ 1.10	6.44
Income	527.50	561.20	+ 10.90	3.53
-do- Accum	£14.62	£15.56	+ 29.00	3.53
Income Port	551.29	586.40	+ 4.50	4.44
-do- Accum	600.60	639.00	+ 4.90	4.44
Japan Growth	114.40	121.60	+ 0.70	

	Sell	Buy	Wkly +/-	Yld %
-do- Accum	114.80	122.20	+ 0.70	..
Master Trust	64.30	68.41	- 2.17	1.30
-do- Accum	73.05	77.72	- 2.47	1.30
N American Gen	228.10	242.70	+ 3.10	0.64
-do- Accum	263.90	280.70	+ 3.60	0.64
NAm Sm Co Rec	182.30	194.00	+ 7.40	..
-do- Accum	186.10	198.00	+ 7.50	..
Pacific Basin	269.40	286.60	+ 6.90	0.27
-do- Accum	286.20	304.50	+ 7.30	0.27
Small Cos Rec	437.90	461.00	+ 15.60	1.72
-do- Accum	596.40	627.80	+ 21.10	1.72
UK Eq Gth	152.10	161.90	+ 3.30	2.80
UK Eq Inc	123.60	131.50	+ 2.50	4.16
UK Emrldr	96.82	103.00	+ 2.10	2.07
-do- Accum	119.10	126.80	+ 2.50	2.07
Worldwide Gth	350.60	373.00†	+ 5.30	..
-do- Accum	518.20	551.30	+ 8.00	..
LONDON & MANCHESTER TST MGMT 01392 282 873				
America	80.98	86.71	+ 0.39	0.40
General	99.49	105.74†	+ 0.93	2.30
Income	68.86	73.08	+ 0.36	5.40
International	71.65	76.67	+ 0.45	0.40
Japan	61.39	65.87	+ 0.26	
Tst of Inv Trusts	71.91	77.15	+ 0.30	1.49
M & G SECURITIES Cust Svcs/Unit Dlg: 01245 390 390				
Amer & General	481.40	509.10	+ 3.20	0.40
-do- Accum	600.90	635.50	+ 4.00	0.40
Amer Recovery	530.10	560.60	+ 5.60	0.51
-do- Accum	610.80	645.90	+ 6.40	0.51
Amer Smllr Cos	150.80	159.50	+ 1.60	...
-do- Accum	154.10	163.00	+ 1.60	..
Australasian	173.10	183.10	- 2.80	2.39
-do- Accum	213.60	225.90	- 3.70	2.39
Capital	905.00	957.00	+ 9.40	2.94
-do- Accum	1049.60	1110.00	+ 10.90	2.94
Charitund	734.90	742.30	+ 6.70	5.82
-do- Accum	3613.00	3649.20	+ 33.40	5.82
Commodity	424.50	448.90	- 2.00	0.46
-do- Accum	625.20	661.10	- 3.00	0.46
Compound Gth	1035.40	1094.90	+ 10.40	2.94
-do- Accum	1114.00	1178.00	+ 11.20	2.94
Dividend	43.70	46.20†	+ 0.50	4.34
-do- Accum	190.40	201.50†	+ 2.20	4.34
Equity Income	341.20	360.80	+ 2.40	5.03
-do- Accum	452.80	478.90	+ 3.20	5.03
Euro & General	561.70	593.40†	+ 5.00	1.34
-do- Accum	703.70	744.10†	+ 6.40	1.34
Euro Dividend	78.20	82.70	+ 0.50	3.71
-do- Accum	96.49	101.90	+ 0.60	3.71
Extra Yield	444.70	470.30	+ 4.20	5.00
-do- Accum	1440.30	1523.30	+ 13.60	5.00
Far Eastern	369.50	390.70	+ 4.00	0.35
-do- Accum	492.80	521.10	+ 5.30	0.35
Fund of Inv Tsts	667.30	705.70†	+ 2.60	1.85
-do- Accum	1267.80	1340.80†	+ 5.00	1.85
General	65.20	69.00†	+ 0.60	3.81
-do- Accum	189.60	200.50†	+ 1.80	3.81
Gilt Income	82.75	82.84†	+ 0.68	6.80
-do- Accum	182.12	182.37†	+ 1.96	6.80
Gold	67.90	71.80	+ 0.50	0.75
-do- Accum	80.60	85.20	+ 0.70	0.75
High Income	31.10	32.90†	+ 0.38	4.84
-do- Accum	129.90	137.50†	+ 7.40	4.84
Intl Growth	86.30	91.30	+ 0.30	0.82
-do- Accum	151.70	160.40	+ 0.50	0.82
International Inc	107.70	113.90	+ 0.80	4.82
-do- Accum	166.49	176.10	+ 1.20	4.62
Japan & Gen	43.70	46.20	- 0.10	..
-do- Accum	46.90	49.60	- 0.10	..
Japan Smllr Cos	150.40	159.10	+ 2.60	..
-do- Accum	151.50	160.20	+ 2.60	..
Managed Gwth	25.50	26.90	+ 0.20	1.77
Managed Income	29.10	30.60†	+ 0.20	4.27
Midland	58.80	62.20	+ 0.70	3.71
-do- Accum	201.90	213.60	+ 0.70	3.71
Pension Ex	1017.00	1042.50	+ 19.80	4.29
Recovery	45.20	47.80†	+ 0.60	2.70
-do- Accum	79.00	80.40†	+ 1.00	2.70
Second General	72.70	76.90†	+ 1.40	3.65
-do- Accum	194.70	206.10†	+ 3.90	3.65
Smaller Cos	69.70	73.70	+ 0.20	3.29
-do- Accum	140.60	148.70	+ 0.40	3.29
Sterling Hi Inc	25.56	25.66†	+ 0.25	7.20
Treasury	25.08	25.12†	+ 0.03	6.31
Trustee	42.10	44.50	+ 0.50	4.51
-do- Accum	176.10	186.30	+ 2.10	4.51
MGM UNIT MANAGERS LTD Dealing: 01277 261 010 Enq: 01903 204 631				
European Growth	90.31	96.07	+ 1.77	1.27
Intl Bond	68.08	71.54†	+ 0.23	5.50
Intl Equity Growth	80.99	85.97†	- 0.69	0.65
N Amer Growth	123.44	131.11	+ 1.04	0.72
Special Sits Growth	24.35	25.90	+ 0.43	2.16
UK Growth	419.64	446.42	+ 7.89	2.64
-do- Accum	562.45	598.35	+ 10.58	2.64
MW JOINT INVESTORS LTD 01620 825867				
Balanced Fd #	1419.20	1440.50†	+ 4.80	3.09
Income #	1050.90	1068.00	+ 12.69	4.00
MALDON UNIT TRUST MGRS LTD 0131 222 4242				
Maldon General	156.10	162.20	..	3.72
For Manulife see Canada Life				
MARKS & SPENCER UNIT TRUST LTD 01244 680 086				
M & S Inv Ptolio	169.60	178.50	+ 1.30	2.11
-do- Accum	197.30	207.70	+ 1.50	2.11
UK Sel Ptolio	147.10	154.90†	+ 1.60	2.46
-do- Accum	174.90	184.10†	+ 1.90	2.46
MARLBOROUGH FUND MGRS LTD 01204 364 842				
Managed Tst	74.33	79.07	- 0.05	3.56
MARTIN CURRIE UNIT TRUSTS LTD 0131 479 4646				
Intl Income	79.37	84.26†	+ 0.61	4.10
European	94.58	100.40	+ 1.76	1.14
Income #	80.68	85.65†	+ 0.73	4.17
Nth American	80.51	85.47	+ 0.40	0.43
Far East	174.00	184.70	+ 1.70	0.05
Japan	62.37	66.21	+ 0.09	
Emrging Mkts	84.94	90.85	+ 0.46	0.02
Intl Growth	122.10	129.60		0.57
UK Growth	109.00	115.70†	+ 1.80	1.59
UK Smlr Co	52.81	56.06†	+ 0.53	1.32
Asian Opps Fd	38.07	40.65	+ 0.43	0.44
Glob Gwth PEP	56.84	60.33	+ 0.65	0.46
MATHESON UNIT TRUSTS LTD 0161 831 7433				
Select Portfolio	98.31	104.59	+ 0.38	
MAYFLOWER MANAGEMENT CO LTD 0171 407 5966				
Income	458.48	487.74	+ 4.64	3.64
Global Inc	75.93	80.78	+ 0.61	3.46
Brit Leaders	392.14	417.17	+ 4.28	1.68
Intl Leaders	219.68	233.70	+ 0.67	1.33
PAM Mg Bal Gth	68.80	71.48	+ 0.57	0.73
MERCURY FUND MANAGERS LTD Dealing: 0171 280 2060				
American	243.50	256.60†	+ 1.00	
-do- Accum	260.40	274.60†	+ 1.00	..
American Opps	109.20	116.50	+ 1.70	
-do- Accum	110.60	118.00	+ 1.70	
British Blue Chip	89.44	95.02	+ 0.58	2.53
-do- Accum	113.20	120.20	+ 0.80	2.53
Cash	101.00	101.00	+ 0.10	6.21
-do- Accum *	143.40	143.40	+ 0.20	6.21
Emerging Mkts	109.90	118.20	+ 0.10	0.12
-do- Accum	110.60	118.90	+ 0.10	0.12
European Growth	270.90	288.00	+ 3.60	0.16
-do- Accum	294.80	312.50	+ 4.00	0.16
European Income	89.99	95.41†	+ 0.74	3.07
-do- Accum	126.20	133.80†	+ 1.00	3.01
General	558.00	593.80	+ 2.70	2.09
-do- Accum	1113.00	1184.00	+ 5.00	2.09
Global Bond	134.90	141.70	+ 0.70	5.20
-do- Accum	170.00	178.70	+ 1.10	5.20
Gold & General	214.80	231.00	- 0.40	0.38
-do- Accum	221.70	238.40	- 0.50	0.39
Govt Securities	94.19	97.11†	+ 0.76	6.04
-do- Accum	192.60	198.50†	+ 1.50	6.04
High Yield Bd	102.50	105.80†	+ 0.60	6.60
-do- Accum	103.70	107.20†	+ 0.80	6.60
Income	173.70	184.50†	+ 2.00	3.92
-do- Accum	279.60	297.10†	+ 3.30	3.92
Inc Portfolio #	106.00	112.30†	+ 0.90	4.92
-do- Accum #	112.10	118.70†	+ 0.90	4.92
Intl Opps	509.30	543.30†	+ 5.00	0.16
-do- Accum	685.50	731.20†	+ 6.90	0.16
Japan	179.30	189.80	+ 1.20	
-do- Accum	184.10	194.90	+ 1.20	
New Europe	200.00	213.30	+ 3.80	0.94
-do- Accum	206.20	219.90	+ 3.90	0.94
Pacific	116.20	123.90	+ 0.30	0.82
-do- Accum	124.70	133.00	+ 0.20	0.82
Recovery	352.00	375.50	+ 2.30	0.89
-do- Accum	456.50	486.90	- 3.00	0.89
UK Smaller Cos	57.93	61.79	+ 0.55	0.83
-do- Accum	66.14	70.56	+ 0.63	0.83
Portfolio	89.58	95.13	+ 0.74	2.43
-do- Accum	107.90	114.50	+ 0.80	2.43
Managed Gth	109.30	114.40†	+ 0.80	1.13
Managed Inc	113.50	117.90†	+ 0.90	3.06
METROPOLITAN UT MGRS LTD 01707 662 233				
Eurogrowth Plus	127.86	136.04	+ 1.61	0.17
Portfolio	74.31	79.05†	+ 0.64	1.52
UK Income Inc	85.49	90.95	+ 1.20	4.78
MIDLAND UNIT TRUST MGMT LTD Enq: 0345 456 123 Dlg: 0345 456 126				
Balanced	65.72	69.82	+ 0.52	2.64
-do- Accum	71.23	74.58	+ 0.56	2.64
British Tst	98.84	103.50	+ 1.00	1.98
-do- Accum	118.00	127.40	+ 1.00	1.98
Extra High Inc	70.84	74.18	+ 0.52	6.57
-do- Accum	143.10	149.80	+ 1.10	6.57
FT-SE 100 Acc	63.60	66.59	+ 0.67	2.87
FT-SE 100 Dist	61.68	64.59	+ 0.65	2.87
Gilt & Fxd Int	56.72	59.03†	+ 0.34	6.57
-do- Accum	173.00	180.10†	+ 1.10	6.57
High Yield	231.10	242.00	+ 1.90	5.83
-do- Accum	610.20	638.90	+ 4.90	5.83
Income	308.00	322.50	+ 3.10	4.15
-do- Accum	692.70	725.30	+ 7.10	4.15
Money Market UT	49.50	49.50	+ 0.04	5.63
-do- Accum	80.36	80.36	+ 0.07	5.63
Monthly Income	90.78	95.06†	+ 0.80	4.82
Midland Personal Pension Unit Trust				
British	120.30	128.00	+ 1.20	1.53
European Growth	117.90	124.90	+ 2.70	0.02
Gilt & Fixed	95.56	101.40	+ 0.60	5.47
Income	94.38	100.40	+ 0.91	2.55

	Sell	Buy	Wkly +/-	Yld %
Japan Growth	53.09	56.27	+ 0.36	..
Managed	77.99	82.97	+ 0.57	2.12
Money Market	91.89	96.56	+ 0.11	4.16
North American	184.40	178.70	- 0.20	0.41
Midland FSAVCS Unit Trust				
British	109.10	116.10	+ 1.10	1.52
European Growth	110.70	117.40	+ 2.60	0.01
Gilt & Fixed Int	90.55	96.08	+ 0.56	5.47
Income	92.56	98.49	+ 0.88	2.61
Japan Growth	52.83	56.00	+ 0.35	
Managed	74.54	79.30	+ 1.33	2.10
Money Market	84.06	89.10	+ 0.10	4.12
North American	94.92	99.98	- 0.22	0.49
Midland Executive Pension Unit Trust				
British	108.90	115.80	+ 1.00	1.52
European Growth	108.20	114.70	+ 2.60	..
Gilt & Fixed Int	83.17	88.27	+ 0.51	5.69
Income	91.07	96.88	+ 1.06	2.64
Japan Growth	54.04	57.28	+ 0.37	
Managed	77.35	82.29	+ 0.56	2.11
Money Market	78.64	82.72	+ 0.07	4.21
North American	105.50	111.80	- 0.20	0.37
MILLENNIUM FUND MGMT LTD 0171 487 5965				
International (US$)	14.09	14.99		..
MORGAN GRENFELL INVEST FDS LTD Dealers: 0171 588 7474 Enquiries: 0171 588 7171				
American Gwth	438.30	463.10	+ 8.40	
European Gth Inc	600.00	645.60†	+ 17.70	
-do- Accum	606.50	652.60†	+ 17.90	
Intl Gwth	220.60	234.70†	+ 1.10	..
UK Equity Inc	208.30	221.50	+ 1.80	2.89
Do. Accum	275.70	293.10	+ 2.40	2.89
UK Ind Trckr Inc	180.80	193.20	+ 1.90	2.61
-do- Accum	217.50	232.50	+ 2.30	2.61
US Eq Ind Trk Inc	252.10	267.20	- 0.10	1.02
Japan Tracker	79.03	83.70†	- 0.72	..
Asian Tracker	216.40	233.40	- 0.29	0.29
Managed Inc	173.80	185.90†	+ 1.20	2.34
Deposit Inc	99.99	99.99†	+ 0.08	5.49
Europa	263.80	287.20	+ 4.80	..
Genesis	182.10	197.70†	+ 2.20	1.69
High Income	21.76	23.07	+ 0.11	10.00
MURRAY JOHNSTONE UT MGMT 0345 090 933				
Acumen	104.50	108.90	+ 0.60	2.29
Acumen Inc	98.73	98.90	+ 1.18	2.29
Acumen Reserve	92.65	93.47	+ 0.82	7.99
-do- Inc	75.85	76.61	+ 0.68	7.99
Americas Growth	62.65	64.56	+ 0.69	..
Cash Income	50.04	50.04†	+ 0.02	5.99
Equity Income #	99.52	102.28†	- 0.10	4.75
European	76.85	77.95	+ 0.78	0.36
Smaller Cos	83.29	87.33†	- 0.09	1.35
W'wide Eqty	72.33	74.94	+ 0.24	0.12
Global Bond	47.09	47.63†	+ 0.30	6.33
UK Growth	105.50	108.00	- 0.60	2.02
Pacific Growth	113.80	117.90	- 0.30	0.78
Japan Growth	107.60	109.50	- 0.20	..
NFU MUTUAL UNIT MGRS LTD Enquiries: 01277 227 300 Dealing: 01277 261 010				
Avon Equity	138.78	147.64	+ 1.37	2.44
N&P UNIT TRUST MANAGEMENT LTD 0161 237 5322				
UK Growth	83.95	89.31	+ 0.91	2.14
UK Income	118.58	126.15†	+ 1.61	3.94
Higher Income	221.30	235.43†	+ 2.43	5.20
Smaller Cos	90.95	96.76	+ 0.75	1.64
International	107.01	113.84	+ 0.58	1.50
NPI INVESTMENT MGRS 0171 623 4200				
Americas Dist	124.30	132.20†	+ 0.40	0.29
European Dist	131.90	140.30†	+ 2.70	0.17
Far East Dist	193.50	205.90	- 0.30	..
Global Care Dist	81.79	87.01†	+ 0.96	0.87
Ocean Dist	1144.20	1217.20	+ 7.20	0.01
-do- Accum	1485.08	1579.80	+ 9.30	0.01
UK Dist	394.20	419.40†	+ 7.80	2.55
-do- Accum	789.90	840.30	+ 15.60	2.55
UK Extra Inc Dist	88.13	93.75	- 0.87	3.42
Wwide Dist	118.10	125.60	+ 0.98	0.27
Wwide Inc Dist	80.92	86.08	+ 0.94	1.79
NATIONAL WESTMINSTER UT MGRS Dlg: 01277 690 288 Admin Enq: 01277 690 398				
Europa Inc	70.00	73.88	+ 0.51	1.08
Fund of Funds Inc	64.77	68.36†	+ 0.54	2.19
North America Inc	63.19	66.66	+ 0.08	..
UK Equity Gth Inc	64.93	68.53†	+ 0.57	2.51
-do- Accum	68.96	72.78	+ 0.60	2.51
UK General Inc	64.01	67.56	+ 0.66	2.72
UK Gilt/Fix Int Inc	49.29	51.92	+ 0.28	6.97
UK Income Inc	62.67	66.14†	+ 0.67	3.40
NEWTON FUND MGRS LTD Enquiries: 0500 550 000 Dealing: 0500 440 000				
American Tst	45.42	48.32	+ 0.19	..
-do- Accum	45.78	48.70	+ 0.19	
Bond	127.80	135.91†	+ 0.78	5.52
Bridge Fund	92.98	98.91		2.16
Cash Income	50.25	50.25†	+ 0.02	5.90
-do- Accum	66.78	66.78†	+ 0.02	5.90
Distributor	100.29	106.69†	+ 0.83	2.98
European	48.20	51.28	+ 0.63	0.17
Foundation	102.90	109.47	+ 0.93	3.62
General	206.93	220.14	+ 0.67	1.14
Global	353.07	375.61	+ 0.10	0.18
Growth	135.83	144.50	+ 3.09	2.52
Higher Income Inc	31.17	33.16	- 0.31	4.40
-do- Accum	32.44	34.74	- 0.34	4.40
Income	254.49	270.73	+ 1.14	3.10
Intrepid	134.57	143.18†	- 0.84	1.96
Japan	26.95	28.67	- 0.11	
Managed Tst Inc	52.94	56.32	+ 0.02	2.07
-do- Accum	56.43	60.03	- 0.01	2.07
Oriental Inc	161.51	172.14	- 2.51	0.29
-do- Accum	156.82	166.83	- 2.45	0.29
Pass Intl Gwth	34.50	36.48	- 0.04	0.41
Royal Scottish Assurance				
Cap Hse Global Inc	82.15	87.06	- 0.21	1.56
NORTHERN ROCK UNIT TRUST LTD 0191 285 2666				
Managed	107.20	113.40	+ 1.10	2.20
NORWICH UNION TST MANAGERS 01603 682 234				
Master Trust	133.73	142.33	- 1.30	1.23
UK Equity	156.27	164.49	- 1.92	2.93
UK Equity Income	142.38	150.03†	+ 1.65	3.34
UK Smaller Cos	125.40	132.00	- 0.94	1.16
UK Equity Growth	146.91	154.64	+ 1.91	2.19
UK Index Trckr	158.57	167.02	- 1.72	3.41
Intl Index Trckr	165.88	174.59	- 0.27	0.66
International	265.23	279.19	- 1.49	0.67
European	228.56	240.59	- 2.12	0.18
Far European	151.83	159.37†	+ 1.54	1.25
Nth American	216.57	228.29†	- 1.54	0.04
N Amer Smlr Cos	229.47	241.50	- 0.18	
Japanese	97.39	102.26	+ 0.94	
Pacific	241.37	254.71†	- 0.05	0.58
South East Asian	265.36	281.07	- 0.55	0.79
Intl Bond	144.59	152.20	+ 0.09	5.13
Gilt & Convertible	109.25	115.00†	- 0.66	6.14
Property	77.43	81.51†	+ 0.32	6.93
OLD MUTUAL FUND MGRS LTD 01256 768 888				
European Inc	258.50	277.60	- 2.60	0.42
-do- Accum	273.60	293.80	- 2.80	0.42
Japan Inc	112.30	119.90	+ 0.70	..
Nth American Inc	118.50	126.20	- 0.40	0.32
Worldwide Inc	170.70	183.10	+ 1.10	0.38
Hong Kong Inc	153.80	165.00	+ 1.20	1.55
Swiss Equities Inc	86.99	92.60	+ 0.88	0.11
Swiss Bond Inc	67.79	71.70	+ 0.34	4.91
Emging Asia Inc	207.90	226.10†	- 4.10	0.14
-do- Accum	208.70	227.00	- 4.00	0.14
UK Money Mkt Inc	50.36	50.36†	+ 0.04	6.41
Thailand Inc	164.10	179.30†	- 3.60	1.25
New Zealand Inc	96.04	103.80	+ 0.70	1.80
Int Mngd PEP Inc	67.71	72.67	+ 0.57	1.39
Latin Am Comp Inc	57.44	62.16	- 1.00	0.30
UK All Sh Mkr Inc	66.53	71.31	+ 0.67	2.42
Brokes Unit Trusts				
Global Trustees	86.46	91.40	+ 0.61	
Global Portfolio	76.49	81.81	+ 0.36	..
Global Opps	68.17	72.91	+ 0.02	..
Marsh Global Gth	67.01	71.06	+ 0.34	
AAM Global Equity	55.88	59.23		2.12
CAM Brit Gwth Inc	102.40	109.50	+ 0.40	
Temple Equity Inc	45.50	49.45	+ 0.30	2.26
Hastey Growth	96.91	103.10	- 0.10	
Intl Growth Inc	89.37	95.58	+ 0.23	1.02
IPS Portfolio Inc	89.25	95.45	- 2.50	
Premier Perfms Inc	70.49	75.39	+ 0.10	1.74
Roxburgh Strat Gth	76.20	81.50	+ 0.16	0.48
Stairs Gwth	119.90	127.80	+ 2.80	
International Strat	79.36	84.51		1.45
UFC Intl-Act Gth	60.34	64.53	+ 0.79	
Corporate Topout	52.39	56.66	+ 0.31	
Prem Equity Inc	114.30	124.80	+ 0.70	..
Lowes Intl Growth	53.79	58.62	+ 0.73	
PEARL UNIT TRUSTS LTD Dlg: 0800 626 577 Enq: 01733 470 470				
Equity	262.80	279.50†	+ 2.20	2.54
-do- Accum	567.90	604.10	+ 4.90	2.54
Growth	172.00	181.00	+ 1.50	2.79
Income	257.20	273.60	+ 2.40	3.66
Intl Equity	278.50	296.20	+ 1.10	0.71
-do- Accum	310.10	329.80	+ 1.20	0.71
UK Income	71.44	75.99	+ 0.65	3.17
UK Intl 25	88.20	93.82	+ 0.55	2.01
New Europe	89.83	95.56	+ 1.64	0.34
PERPETUAL UNIT TST MGMT 01491 417 000				
Intl Growth Inc	670.63	717.26	+ 2.47	0.35
-do- Accum	673.26	720.07	+ 2.49	0.35
Income	410.00	438.51	+ 3.77	3.06
Wwide Recovery	435.07	465.32	+ 0.49	0.40
Amer Growth Inc	279.01	298.41	+ 2.15	0.01
-do- Accum	279.01	298.41	+ 2.15	0.01
Intl Emerging Cos	268.63	287.31	+ 1.84	0.08
Far Estn Gth Inc	295.00	315.51†	- 0.28	0.65
-do- Accum	296.33	316.94	- 0.28	0.65
Euro Gwth Inc	170.09	181.92†	+ 3.62	0.16
-do- Accum	170.65	182.52	+ 3.63	0.16
UK Growth Inc	107.33	114.80	+ 0.97	2.56
-do- Accum	112.92	120.78	+ 1.02	2.56
High Income	109.35	116.96	+ 1.04	3.74
Jap Gwth Inc	224.85	239.80	- 1.12	0.01
-do- Accum	224.85	239.80	- 1.12	0.01
PEP Growth	135.87	145.32	+ 0.64	0.68
Asian Sh Mkts Inc	130.47	139.55	+ 0.23	0.50
-do- Accum	130.47	139.55	+ 0.27	0.50
Amer Smll Co Inc	177.72	190.08†	+ 4.07	0.01
-do- Accum	177.72	190.08	+ 4.07	0.01
Global Bond	58.64	61.74	+ 0.22	6.09
UK Smaller Cos Inc	96.10	102.79	- 0.54	1.48
-do- Accum	101.12	108.15	+ 0.57	1.48
PILGRIM UNIT TRUST MGMT LTD 0181 201 3927				
American	121.60	129.38†	+ 1.20	..
European	81.14	86.32	+ 1.14	
Global	67.02	71.30†	+ 0.67	
Pacific	61.46	65.38	+ 0.63	
UK Inc & Gth	71.77	76.35	+ 0.90	2.18
PORTFOLIO FUND MGMT LTD Enq: 0171 638 0808 Dlg: 01277 690 430				
Fund of Funds	180.74	191.28	+ 1.31	0.62
Emerg Mkts	46.43	49.13	- 0.08	1.06
High Income #	54.16	57.31	- 0.56	5.67
PRINCIPAL UNIT TRUST MGMT LTD 01732 740 700				
Principal Tst	150.15	166.12	+ 1.35	1.89
PROLIFIC UNIT TST MGRS LTD Enquiries: 0171 280 3700 Dealing: 0800 282 443				
American Income	113.90	121.10	+ 2.20	3.14
Conv & Gilt	112.90	120.20†	+ 1.20	5.98
European Income	81.50	86.71	+ 1.36	3.22
Extra Income	170.10	180.90†	+ 3.20	5.26
-do- Accum	215.40	229.20	+ 4.10	5.26
Far East	403.10	428.80	+ 0.10	0.24
-do- Accum	411.60	437.80	+ 0.10	0.24
Global Income	28.34	30.15	+ 0.34	5.10
High Income	126.90	135.00	+ 0.80	4.27
-do- Accum	156.80	166.80	+ 1.00	4.27
International	209.00	222.30	- 0.90	0.70
-do- Accum	216.30	230.10	- 0.90	0.70
Pref & Fxd Int	43.50	46.28	- 0.77	7.19
Recovery	78.92	83.95	+ 2.16	2.56

	Sell	Buy	Wkly +/-	Yld %
Special Sits	124.70	132.70†	+ 3.90	1.58
-do- Accum	137.30	146.10	+ 4.30	1.58
Technology	632.30	672.70	- 5.50	..
UK Blue Chip	78.77	83.80	+ 1.07	3.19
-do- Accum	89.90	95.64	+ 1.22	3.19
PROVIDENT MUTUAL UT MGRS LTD 0171 588 3963				
Equity Gth	227.80	242.40	+ 5.00	1.49
European Gth	117.10	124.60	+ 1.00	1.03
Income & Gth #	152.60	162.30	+ 3.00	3.19
Japan Gth	120.10	127.80	- 0.10	
Nth Amer Gth	196.50	209.00	+ 3.60	0.09
Overseas Gth	116.40	123.80	+ 1.50	0.26
PRUDENTIAL UNIT TRUSTS LTD 0181 478 3377 Client Enq: 0171 911 4490				
Managed Tst	43.00	44.55	+ 0.34	1.66
Cash Haven Inc	101.47	101.81†	+ 0.06	5.55
Cash Haven Acc	115.37	115.94†	+ 0.03	5.55
Dist Trust Inc	105.32	109.13	+ 1.06	5.93
Dist Trust Acc	113.30	117.40	+ 1.14	5.93
Global Growth	101.10	107.55	+ 1.34	1.20
Equity Inc	89.59	95.30†	+ 1.07	3.38
Equity	832.10	885.21	+ 17.31	2.14
European	243.76	257.60	+ 2.66	0.82
High Income	92.36	98.25†	+ 1.70	4.86
Ind Gth	211.97	225.49	+ 1.76	0.87
Intl Sm Co	90.76	96.55	+ 1.38	0.60
Japanese	226.15	234.35	+ 1.82	..
Nth Amer	218.63	226.55†	+ 0.17	1.21
Pacific Mkts	116.50	120.72	- 0.12	0.39
Premier Inc	49.71	51.74	+ 0.35	6.46
Sm Cos	101.38	107.85	+ 0.50	1.41
Spec Sits	122.25	130.05	+ 3.03	2.48
UK Growth	140.14	149.08	+ 1.50	2.07
RELIANCE UNIT MGRS LTD 01892 510 033				
British Life	329.50	349.50	+ 3.40	3.13
ROTHSCHILD FUND MANAGEMENT Dealers: 0171 623 1000				
FA America (Inc)	629.85	669.14	+ 0.95	0.67
FA America (Acc)	736.61	782.55	+ 1.10	0.67
FA UK Equity Inc	168.86	180.26†	+ 0.58	3.62
FA Japan	254.21	270.32	- 2.89	..
FA Major UK Cos	105.30	112.33†	+ 1.18	2.13
FA Smlr UK Cos	331.29	360.48	+ 2.18	1.37
FA European	363.51	386.61	+ 4.26	0.40
FA Amer Smllr Cos	57.19	61.29	+ 0.54	0.03
FA Asia	53.05	57.29	+ 0.22	0.03
FA Jap Smllr Cos	43.94	47.01	+ 0.75	
Retail Personal Pension				
UK Major Cos	110.24	116.03	+ 1.20	..
UK Smllr Cos	96.93	102.02	+ 0.62	..
UK Income	107.93	113.60	+ 0.35	..
America	126.80	133.46	+ 0.18	..
Japanese	56.11	59.06	- 0.63	..
European	117.29	123.45	+ 1.35	..
Gilt	97.93	102.98	+ 0.99	..
Deposit	87.34	91.93	+ 0.08	..
Managed	108.68	114.39	- 0.72	..
RAM FSAVC Scheme				
UK Major Cos	107.21	112.84	+ 1.16	..
UK Smaller Cos	94.53	99.50	+ 0.60	..
UK Income	105.16	110.69	+ 0.34	..
America	123.25	129.73	+ 0.18	..
Japanese	54.54	57.40	- 0.62	..
European	114.12	120.12	+ 1.32	..
Gilt	96.03	101.08	+ 1.00	..
Deposit	83.46	87.85	+ 0.10	..
Managed	103.42	108.86	+ 0.87	..
ROYAL LIFE FD MGMT LTD Prices: 01733 282 828 Gen Enq: 01733 390 000				
United States	107.10	114.35	+ 2.00	0.27
Pacific Basin	78.81	84.88		0.27
High Inc Dist	147.00	157.00	+ 2.90	4.34
Ryl Lfe Inf Cmry	63.12	67.08	+ 0.61	3.98
Ryl Life Intl Gwth	75.07	80.17	+ 0.36	0.13
Ryl Life Intl Spec	68.13	72.86	+ 0.36	
UK Emerging Cos	138.30	149.50	+ 2.10	1.03
UK Index Trckg	184.20	198.20	+ 3.09	3.14
European	150.20	161.20	+ 3.30	..
Managed	167.90	180.50	+ 2.40	0.66
ROYAL LONDON UNIT TST MGRS LTD 01206 764 400				
American Growth	178.20	189.50	- 0.20	1.70
European Growth	122.60	130.00	+ 1.20	2.53
Far East Growth	142.30	151.40	- 0.60	2.80
Japan Growth	137.30	145.80	- 1.80	..
Special Sits	230.90	245.60	+ 3.08	1.21
UK Growth	89.29	94.98†	+ 1.87	2.05
Triton General	270.40	287.70	+ 1.00	1.03
ST JAMES'S PLACE UT GROUP LTD 0141 307 6500				
Far East Inc	170.80	180.70	+ 1.00	0.13
Gilt Euro Prog Inc	352.10	372.60	+ 3.70	0.26
-do- Accum	550.30	582.30	+ 6.10	0.26
Growth Inc	145.60	154.10	+ 3.80	0.26
-do- Accum	149.30	158.00	+ 3.90	0.26
International Inc	374.10	395.90	+ 10.10	0.19
-do- Accum	515.70	545.70	+ 13.80	0.19
Nth Am & Intl Inc	383.40	405.70	+ 11.70	0.66
UK Gen Prog Inc	238.90	252.80	+ 2.20	1.18
-do- Accum	268.80	284.40	+ 2.40	1.18
UK High Inc Inc	143.20	151.50	+ 2.80	3.89
SANWA INTL INVEST SERVICES LTD 0171 330 0572				
American Gwth	74.74	79.51†	- 0.45	
Asian Gwth	117.25	124.72	- 1.52	0.75
European Gwth	78.88	83.68†	+ 0.30	1.00
Global Bd	62.44	66.03		5.00
Global Eq	63.69	67.75†	- 0.11	0.50
Japan Sm Cos	58.17	61.88	+ 0.03	..
UK Gwth	76.77	81.67†	+ 0.51	1.75
SAVE & PROSPER GROUP 01708 766 966				
Amer Inc & Gwth #	86.19	91.69	+ 0.97	3.27
Amer Smllr Cos	138.50	147.30	+ 1.10	
Asian Smaller Cos	43.11	45.86	+ 0.29	
Capital Portfolio	141.80	150.90	+ 2.90	1.91
Cash	130.90	130.90†	+ 0.10	6.03
China Dragon	60.13	63.97	+ 0.76	1.46
Commodity	132.90	141.40	- 0.70	..
Eastern Discovery	107.40	114.30	+ 2.20	..
Emerging Mkts	36.69	39.03	+ 0.51	0.04
Energy Indc	140.00	148.90	+ 1.00	0.14
European Gwth	208.10	221.40†	+ 4.00	0.21
Euro Inc & Gwth #	86.52	92.05	+ 0.85	1.84
Euro Smllr Cos	60.30	64.15†	+ 1.46	0.08
Extra Income #	55.43	57.61†	+ 0.62	5.43
Financial Secs	256.20	272.50†	+ 3.50	1.23
Gilt & Fxd Int Inc #	50.27	53.08	+ 0.28	8.55
Gold & Exploration	82.74	88.02	+ 3.19	..
High Return #	250.60	266.60	+ 5.60	3.72
High Yield #	251.00	267.00	+ 5.20	3.57
Income #	130.70	139.00	+ 2.80	4.05
Intl Bond	175.90	185.70	+ 0.30	5.37
ITIU	229.60	243.20	+ 4.30	0.78
Japan Growth	181.00	192.50	+ 1.30	
Japan Smaller	180.40	191.90	- 3.70	..
Korea	82.43	86.42	+ 0.79	
Mosterlund	60.94	64.83†	+ 1.16	0.92
Scotbits	386.60	411.30	+ 5.20	0.90
Scotshares #	331.40	352.50†	+ 7.20	1.87
Scotyields #	268.30	285.40	+ 5.70	3.37
Select Intl	150.40	160.00	+ 2.30	0.47
Smaller Cos Inc #	248.30	264.10	+ 1.20	3.81
SE Asia	54.10	57.55	+ 1.18	0.21
Special Situation	147.20	156.60	+ 3.20	1.76
UK Equity #	278.10	295.80	- 3.50	2.53
UK Growth	74.28	79.02	+ 0.75	1.88
UK & O'seas	188.20	200.20	+ 3.80	1.19
UK Smlr Cos Gwth	53.53	56.95	+ 0.90	1.52
US Growth	191.30	203.50	+ 3.20	0.13
Univ Growth	152.30	162.00	+ 1.30	0.38
SCHRODER UNIT TRUSTS LTD Cntc: 0800 526 535 Bnkr: 0800 526 540				
Retail Funds				
American	308.59	327.17†	- 0.98	0.99
-do- Accum	339.50	359.94†	- 1.08	0.99
European Gwth	84.27	89.46	+ 0.66	0.90
Euro Smlr Cos	90.63	96.61	+ 1.00	0.47
Far Eastern Gth	101.95	108.74	+ 0.27	
-do- Accum	103.79	110.71	+ 0.28	
Gilt & Fixed Int #	53.86	56.57	+ 0.47	7.25
Global Bond #	54.40	56.22	+ 0.02	6.91
-do- Accum #	61.19	63.24	+ 0.03	6.91
Global Emer Mkts	52.20	55.68	- 0.36	..
-do- Accum	52.25	55.73	- 0.36	
Income #	391.02	417.08	+ 4.78	4.97
-do- Accum #	£12.71	£13.56	+ 15.56	4.97
Japan Smlls Cos	451.05	481.11	+ 3.63	
-do- Accum	451.95	482.07	+ 3.64	..
Japan Enterprise	71.45	78.21	+ 0.44	..
Pacific Gwth	143.31	152.86		0.52
-do- Accum	147.94	157.79		0.52
Portfolio	89.92	95.91	+ 0.53	1.95
-do- Accum	98.31	104.87	+ 0.58	1.95
Seoul	48.21	51.42	- 0.42	..
-do- Accum	48.21	51.42	- 0.42	..
Smaller Cos	251.54	268.30	+ 2.30	1.27
Tokyo	130.22	138.90	+ 0.45	
-do- Accum	131.54	140.31	+ 0.47	
UK Enterprise	306.14	326.54	+ 2.65	2.10
-do- Accum	373.57	398.47	+ 3.23	2.10
UK Equity	274.01	292.27	+ 2.15	2.57
-do- Accum	544.75	581.07	+ 4.27	2.57
US Smlr Cos	208.30	222.28†	+ 1.05	
-do- Accum	208.39	222.38†	+ 1.05	
Institutional Funds				
European	269.65	280.10	+ 2.72	1.37
-do- Accum	301.67	313.35	+ 3.05	1.37
Euro Smlr Cos	30.75	32.03	+ 0.47	1.47
-do- Accum	33.04	34.41	+ 0.51	1.47
Global Equity Inc	86.71	90.32	+ 0.48	1.11
Japan Smlr Cos	38.34	39.93	+ 0.52	0.12
-do- Accum	38.66	40.27	+ 0.53	0.12
Mngd Balanced	213.24	222.12†	+ 1.37	2.85
-do- Accum	245.24	255.46†	+ 1.58	2.85
Overseas Equity	212.91	221.78	+ 0.80	1.09
-do- Accum	222.41	231.67	+ 0.84	1.09
Ocean Smlr Cos	136.67	142.36	+ 1.82	0.94
-do- Accum	143.27	149.24	+ 1.92	0.94
Pacific	265.12	276.16		1.38
-do- Accum	292.95	305.15		1.38
Recovery	120.92	121.79	+ 17.86	3.84
-do- Accum	122.48	123.41	+ 19.18	3.04
UK Index	173.05	186.26	+ 1.50	3.34
-do- Accum	217.71	226.78	+ 1.89	3.34
UK Small Cos	122.87	127.98	+ 0.78	2.77
-do- Accum	133.31	138.86	+ 0.84	2.77
US Smlr Cos	60.63	63.15	+ 0.78	0.53
-do- Accum	62.02	64.59	+ 0.80	0.53
SCOTTISH AMICABLE UT MGRS LTD 0141 204 2209				
Equity Income	57.84	61.17	+ 1.23	2.70
Equity Trust	71.41	75.52	+ 1.56	2.96
Equity Strategy	82.00	86.72	+ 1.38	2.12
European Opps	98.96	104.64	+ 1.40	0.67
UK Smaller Cos	72.05	76.19	+ 0.72	1.17
Maximum Inc	97.72	102.37	+ 0.05	6.57
Japanese	82.07	86.79	- 0.34	..
Asia Pacific	126.40	133.67	- 0.31	3.00
American	124.01	131.14	+ 0.65	0.54
SCOTTISH EQUITABLE FD MGRS LTD 0800 454 422				
Cash	32.19	32.19	- 0.02	6.178
UK General Inc	58.61	62.51	+ 0.51	2.60
-do- Accum	77.02	82.18	+ 0.66	2.60
Intl Income	288.70	307.90	+ 0.70	1.56
-do- Accum	504.40	538.00†	+ 1.20	1.56
European	90.76	96.13	+ 0.83	1.83
Japan	71.10	75.36†	- 0.16	0.77
American	86.16	91.25	+ 0.60	2.40
Far East	88.37	94.90	+ 0.04	2.40
Ethical Inc	34.44	36.94	- 0.33	3.25
UK Blue Chip Inc	38.33	40.99	+ 0.42	4.07
High Inc Inc	39.24	41.85†	+ 0.34	3.52
UK Global Inc	45.43	48.59	+ 0.51	1.73
Wwide Tact	78.28	83.82	+ 0.73	2.08
Europe 2000 Tact	60.18	63.90	+ 0.74	2.61
Technology	140.53	149.78†	+ 1.14	0.97
SCOTTISH LIFE INVESTMENTS 0131 225 2211				
UK Equity	442.00	471.70	+ 5.80	2.79
American	321.30	340.90	+ 0.40	0.54
Pacific	416.40	445.40	+ 1.10	0.38
European	607.70	643.90	+ 5.40	1.25
Worldwide	98.74	105.60	+ 0.40	0.51
SCOTTISH MUTUAL INV MGRS LTD 0141 248 6100				
UK Equity Inc	304.60	324.10†	+ 3.60	2.28
-do- Accum	394.20	419.40†	+ 4.60	2.28
UK Sh Co Eq Inc	231.10	245.90†	+ 1.20	1.57
-do- Accum	282.60	300.70†	+ 1.40	1.57
Select Opprny Inc	78.70	84.18	+ 0.73	2.29
Income Plus Inc	80.43	85.57	+ 1.15	3.20
European Inc	387.20	412.00	+ 3.40	1.39
-do- Accum	441.30	469.40	+ 4.00	1.39
Far Eastern Inc	180.30	191.80	- 0.40	1.01
-do- Accum	207.10	220.40	- 0.60	1.61
Japanese Inc	64.71	68.85	- 0.52	
Nth American Inc	293.20	317.00	- 0.40	0.21
-do- Accum	324.20	344.90	- 0.50	0.21

	Sell	Buy	Wkly +/-	Yld %
Intl Growth Inc	224.20	238.60†	+ 0.10	0.36
Wwide Venture Inc	89.87	94.55	- 0.16	0.77
SCOTTISH WIDOWS' FUND MGMT 0131 655 3724				
Equity Inc	413.30	440.70	+ 6.40	2.40
-do- Accum	620.70	661.90	+ 9.60	2.40
UK High Inc	201.30	214.70	+ 3.70	3.19
-do- Accum	301.70	321.80	+ 5.60	3.19
Europe Inc	425.00	453.20	+ 7.80	0.37
Nth Amer Inc	285.10	304.10	+ 5.40	
Global Inc	240.00	256.00	+ 3.60	0.15
Global Acc	258.60	275.80	+ 4.30	0.15
UK Spec Sits Inc	114.80	122.40	+ 1.70	2.72
South East Asia	229.10	244.70	+ 3.60	0.56
Cash Trust Inc	100.30	100.30	+ 0.10	5.99
UK Smllr Cos Inc	111.90	119.30	+ 0.80	2.04
-do- Accum	115.70	123.40	+ 0.80	2.04
Intl Bond Inc	100.80	106.90	+ 0.50	5.20
SEMPER EADEM FUND MGMT LTD Enquiries: 01277 227 300 Dealing: 01277 261 010				
Sector Recovery	153.60	161.30	+ 1.30	4.14
SHARP (ALBERT E) Enquiries: 01277 227 300 Dealing: 01277 261 010				
European	145.70	153.40	+ 1.70	0.88
Nth American	130.50	137.40	- 0.10	0.07
Intl Bond & Curr	129.40	136.20†	+ 1.10	6.52
Pooled Pension (£)	217.70	234.10†	+ 4.30	2.89
Smaller Cos	85.76	100.80†	+ 0.40	1.00
UK General	151.40	159.48†	+ 1.60	2.51
Far Eastern	101.30	106.60	+ 0.20	..
SINGER & FRIEDLANDER INVESTMENT FUNDS LTD 0171 626 6276				
Amer Gth Fund ‡	120.49		+ 1.61	..
Actec ‡	62.93		- 1.07	..
European ‡	147.09		+ 0.84	0.30
Global Bond ‡	98.01		+ 0.88	8.05
Investment Trust ‡	104.62		+ 0.09	2.06
Preferred Income ‡	102.46		- 0.84	5.85
Samurai ‡	57.65		+ 1.04	
Sterling Reserve ‡	101.39		+ 0.12	5.99
UK Growth ‡	105.10		+ 0.31	2.38
Tai Pan ‡	101.15		+ 0.05	
UK Emerg Leaders ‡	101.72		+ 0.52	2.96
UK Equity Inc ‡	109.64		+ 0.45	5.51
Glob Gwth PEP	70.43	74.92	+ 0.75	1.28
Pref Inc PEP #	103.00	108.90	- 1.10	5.02
Inv Trust PEP	52.67	56.03	+ 0.27	
SMITH & WILLIAMSON UT MGRS 0171 637 5377				
American	396.30	419.30†	- 7.70	..
Canadian	72.30	76.50	- 0.58	0.66
Capital	138.90	148.70	+ 0.90	1.64
Cash	101.33	101.33	+ 0.09	5.96
European	145.50	153.80†	+ 2.00	0.58
Far Eastern	161.50	170.80	- 1.20	..
Growth	151.60	160.40	+ 1.60	1.27
Income	136.50	144.40	+ 1.50	5.06
Magnum	148.70	159.10†	+ 1.20	1.68
Smllr Secs	464.30	491.30	+ 6.60	0.56
Thoroughbred	173.70	186.00	+ 1.40	1.40
SOVEREIGN UNIT TST MGRS LTD 01202 298 422				
Crdtld Primrce	56.08	59.94	- 0.35	7.00
Ethical	71.43	76.80	+ 0.77	0.50
European Growth	79.24	84.30	+ 0.97	1.60
Income	58.10	62.47†	+ 0.62	4.30
Intl Growth	108.30	115.50	- 0.60	1.60
Managed	90.94	97.00	+ 0.55	2.30
UK Growth	72.99	78.48	+ 1.00	1.50
STANDARD LIFE UNIT TRUSTS 0800 393 777				
Standard Life Fund Mngmt Ltd				
Global Advtg Inc	44.89	45.12	+ 0.48	1.68
Global Advtg Acc	48.42	48.67	+ 0.51	1.58
Income Advtg Inc	35.09	35.27†	- 0.63	3.34
Income Advtg Acc	39.97	40.17	+ 0.72	3.34
UK Equity Gth Acc	82.17	87.11	+ 1.51	1.21
Premier Inc Inc	49.59	52.20†	+ 0.22	7.15
Premier Inc Acc	50.57	53.23	+ 0.22	7.15
Managed Acc	58.59	62.17	+ 0.75	1.40
UK Eq Hi Inc Inc	40.28	42.70	- 0.76	3.83
UK Eq Hi Inc Acc	51.61	54.71	- 0.97	3.93
Standard Life Tst Mngmt Ltd				
UK Equity Gen Acc	72.25	76.77	+ 1.17	2.15
UK Equity Gen Inc	52.64	55.94	+ 0.85	2.15
Gilt & Fxd Int Inc	32.47	34.34	+ 0.20	6.15
Ocean Lrg Co Acc	363.90	384.00	+ 2.20	1.70
Nth American Acc	54.27	57.67	- 0.27	
Pacific Basin	44.40	47.18	- 0.30	0.78
European Acc	56.89	60.45	+ 0.98	1.30
Japan Acc	28.51	30.30	- 0.02	
STATE STREET UT MGMT LTD 0171 344 7000				
Global A (NZ$)	4.291	4.549	- 0.02	1.77
US Eqs (US$)	3.013	3.195	- 0.07	1.00
Far East Eqts (yen)	263.20	279.60	+ 7.70	..
FT Europe	144.90	153.90	+ 2.30	1.27
FT N Amer (US$)	2.289	2.425	+ 0.03	0.45
FT Japan (yen)	235.70	250.30	+ 7.20	..
FT Asia Exjap (US$)	2.673	2.839	- 0.01	0.86
STEWART IVORY UNIT TST MGRS LTD 0131 226 3271				
American	465.70	494.00	+ 3.60	..
British #	1171.20	1233.10	+ 11.50	3.14
Emging Mkts	135.20	144.10	+ 0.10	0.44
European	584.20	622.20	- 3.00	0.52
Japan	142.60	151.50	- 0.50	
New Pacific	403.40	429.60	- 1.20	1.54
-do- Accum	430.00	458.00	- 1.29	1.54
Inv Trust Acc	283.70	300.70	+ 2.20	0.83
Mngd Equity	194.30	205.60	+ 1.70	1.64
Mngd Cash	96.45	96.45	+ 0.09	6.22
SUN ALLIANCE UNIT TST MGMT LTD Enquiries: 01277 227 300 Dealing: 01277 690 389				
Equity	973.30	1041.00	+ 17.00	2.90
North America	168.90	180.60	- 4.60	
Far East	160.10	171.20	+ 1.10	
Wwide Bond	61.96	65.75	+ 0.24	5.03
European	115.20	123.20	+ 1.60	1.52
Equity Income #	100.90	107.90†	+ 1.10	6.62
Portfolio	99.11	106.00	+ 0.70	2.30
UK Leading Cos	71.44	76.20	+ 0.79	3.88
Broker Trusts				
Intnl Equity	71.95	76.95	+ 0.40	..
SUN LIFE OF CANADA UT MGRS LTD 0800 525 725				
Americ UT	23.18	24.87†	- 0.03	0.97
European	44.87	47.74†	+ 0.83	0.66
High Income	34.67	36.89	+ 0.42	4.09
Japan	37.80	40.22†	- 0.41	0.01
Managed Assuc	138.25	147.87	+ 1.98	2.57
North American	39.31	41.82†	+ 0.33	0.37
Smlr Co's Inc	32.22	34.28	+ 0.34	2.20
Smlr Co's Acc	34.83	37.06†	+ 0.36	2.20
UK Growth Inc	61.55	65.57	+ 1.29	2.78
UK Growth Acc	67.71	72.04†	+ 1.32	2.78
UK Income	43.72	46.77†	+ 0.78	3.48
Worldwide Gth	38.90	41.61†	+ 0.16	0.70
Confederation				
Canadian Exempt	65.36	67.39	- 0.23	1.94
European Exmpt	92.30	95.16	+ 1.46	1.92
Pacific Exmpt	63.30	65.26	- 0.32	0.99
US Exmpt	91.94	94.79	+ 0.76	1.39
SUN LIFE TRUST MGMT LTD Admin & Enq: 0171 606 4044 Dlg: 0171 606 6010				
Discretionary	54.94	58.45	+ 1.32	..
Cap Protector Inc	43.87	45.67	+ 0.31	2.79
UK Income Inc	56.92	60.55	+ 0.61	3.30
Mngd Extra Inc Inc #	34.89	37.12	+ 0.25	5.10
Mngd High Yld Inc	85.73	91.20†	+ 0.61	4.41
Mngd Inc/Gth Inc	81.54	86.74†	+ 0.75	3.29
UK Smaller Cos	37.51	39.90	+ 0.18	1.70
Pacific Gth Port	50.45	53.67	- 0.03	0.68
TSB UNIT TRUSTS 01264 346 794				
American	271.24	297.03	- 4.32	..
-do- Accum	298.76	316.14	- 4.75	
Brit Growth	112.53	119.08	+ 2.57	1.97
-do- Accum	137.81	145.94	+ 3.16	1.97
European	118.67	125.58	- 1.94	
-do- Accum	126.31	133.66	+ 2.07	..
Extra Income	208.59	220.73	+ 5.33	3.79
-do- Accum	367.57	388.97	+ 9.38	3.79
Smaller Cos	81.69	86.44	+ 2.93	0.83
-do- Accum	92.86	98.25	+ 3.33	0.83
General	333.33	352.94	- 7.99	2.30
-do- Accum	698.77	739.44	+ 16.75	2.30
Premier Income	52.10	54.27	+ 0.33	6.43
-do- Accum	123.91	129.08	+ 0.78	6.43
Income	360.72	381.72†	+ 9.38	3.45
-do- Accum	819.28	866.96†	+ 21.06	3.45
Pacific	435.85	461.21	- 10.39	..
-do- Accum	457.96	484.62	- 10.92	
International	615.68	651.51	+ 17.06	
-do- Accum	811.18	858.39	+ 14.57	
Nat Resources	180.53	191.03	+ 4.10	...
Sectrl Opps	125.31	132.60	- 3.08	1.69
-do- Accum	162.05	171.48	- 3.98	1.69
Environmental Inv	72.33	76.54	+ 2.05	1.41
Selector	70.44	74.54	+ 1.78	1.34
-do- Accum	80.96	85.67	- 2.04	1.44
High Income	68.34	72.31†	- 1.60	4.31
-do- Accum	91.01	96.31†	+ 2.14	4.31
Intl Income	64.72	68.48	+ 0.67	5.04
-do- Accum	82.87	87.70	- 0.86	5.04
Selector Income	65.86	69.70	+ 1.10	4.08
-do- Accum	80.54	85.22	+ 1.33	4.08
TU FUND MANAGERS LIMITED 0181 667 1018				
British	375.11	394.86	+ 3.43	2.69
TEMPLETON UNIT TRUST MGRS LTD 0131 469 4000				
Glob Growth Inc	225.93	241.64	- 1.58	2.33
Glob Balncd Inc	188.16	201.24	+ 0.76	3.58
Value Tst Inc	132.18	141.36†	+ 1.53	2.08
THORNTON UNIT MANAGERS LTD 0171 246 3000 Dealing: 0171 246 3001				
Dresdner Eur Bd	45.81	47.65	+ 0.20	6.70
European Growth	309.37	323.94	+ 5.22	0.40
Exempt	608.28	636.39	+ 9.97	2.60
Global Em Mkts	81.57	85.41	- 0.04	0.40
Japan Tst	84.54	88.52	- 0.34	
Little Dragons	94.95	99.42	+ 1.32	
Nth Amer Gwth	280.66	293.88	+ 3.25	0.50
Oriental Income #	46.56	48.75	+ 0.20	2.30
Preference	130.19	136.32	+ 0.59	8.60
Tiger	294.14	307.99	- 3.97	
UK Blue Chip	72.57	75.98	+ 1.52	1.70
UK Growth	599.61	627.86	+ 17.77	2.00
UK High Yield #	112.35	117.64	+ 3.84	4.30
UK Mid-Cap	282.02	295.50	+ 3.75	2.10
UK Smllr Cos	117.51	123.04	+ 1.19	1.08
UK Smlr Cos Div #	93.22	97.61	+ 5.66	5.00
UNITED FRIENDLY UT TST MGRS LTD 01277 690 336				
UK Equity Income	108.44	115.36	+ 3.72	3.50
UK Equity Growth	96.46	102.62	+ 0.70	2.82
European	74.12	78.85	+ 0.89	1.45
Nth American	84.06	89.43†	+ 0.44	0.28
Far Eastern	76.69	81.59†	- 0.05	0.96
Money	69.54	69.54†	+ 0.06	5.81
Fixed Interest	77.93	82.90	+ 0.43	5.69
Index Linked Gilt	70.53	75.03	- 0.24	1.25
VIRGIN DIRECT PFS LTD 0345 959505				
Income Trust	105.64	105.64	+ 0.74	6.65
UK Index Tracking (£)	121.92	121.92	+ 1.25	2.87
WAVERLEY UNIT TST MGMT LTD 0131 225 1551				
Australasian Gold	25.80	27.15	+ 8.46	
Pacific Basin	44.74	47.09	+ 0.41	
Global Bond (US$)	0.9387	0.9778	+ 0.03	
Penny Share	43.72	46.02	+ 0.73	..
WHITTINGDALE UNIT TST MGMT LTD 0171 623 2444				
Challenger	101.20	103.90	- 1.00	2.90
Short Dtd Gilt	121.90	123.50	+ 0.30	..
US Govt Bd (US$)	0.7714	0.7816	+ 0.00	..
Gilt Income	52.89	54.83†	+ 0.44	6.70
Gilt Growth	78.60	81.17	+ 0.91	
Sterling Bond	50.35	52.21†	+ 0.29	6.90
WOOLWICH UNIT TRUST MGRS LTD 0181 298 4000				
Intl Mgd	52.93	56.30	- 0.03	1.40
UK Stockmarket	98.44	98.70	+ 0.63	2.34

Source: Finstat

* Yield expressed as CAR (Compound Annual Return) † Ex dividend, ‡ Middle price, .. No significant data. # Periodic Charge deducted from capital, (£) Exit Charge.

With-Profit
ENDOWMENT POLICIES
WANTED
THE INSURANCE POLICY TRADING COMPANY LTD
22 Church Street, Godalming
Surrey, GU7 1EW
☎ 01483 427575 : Fax 01483 418866
Our Clients get Quality Results and Fast Service
We are STILL a FIMBRA member

هكذا من الأصل

The Quotes of the Sporting Year selected by Peter Ball

'Off you go Cantona, it's an early shower for you'

— Matthew Simmons, Crystal Palace supporter



☐ In Barcelona people were celebrating the end of apartheid and the return of South Africa to the Games. But no one was saying anything about the 34 countries that had no women athletes representing them.
Annie Surgier, *founding member of Atlanta Plus, a group pressing for an Olympic ban on countries barring female athletes*

☐ Less than a month after thousands of youngsters pulled on their favourite club jersey at Christmas, the men who run the club ordered the Red Devils to trot out in blue at Southampton. Loyalty doesn't seem to be enough any more. Rather, it is exploited to make us pay more.
Tony Blair, *Leader of the Opposition, criticising football's commercialism*

☐ If he's looking for a beacon to see how clubs can be run, he should be looking at Manchester United and not making cheap shots.
Ken Ramsden, *United assistant secretary, replying to Blair*

☐ The names on the boat have nothing to do with the name of the boat.
Chris Dickson, *America's Cup challenger, circumventing the rules forbidding a sponsor's inclusion in the boat's name*

☐ If the Poms bat first, let's tell the taxi to wait.
Australian supporters' banner *at the Sydney Test*

☐ I have to hand it to Manchester United. They have the best players in the League — and the best referees.
Sam Hammam, *Wimbledon owner, after United's win at Selhurst Park when Alan Kimble was sent off*

☐ My personal opinion is that amateurism is dead. I think the word "amateur" should be taken out of the laws altogether.
Freddie McLeod, *Scottish representative on International Rugby Football Board, in May*

☐ It is an exercise in looking forward, not a recrimination.
A. C. Smith, *TCCB chief executive, denying that manager Keith Fletcher was being made the scapegoat for the disastrous Ashes tour*

☐ It is not the captain's job to go around criticising selectors.
Raymond Illingworth

☐ Michael Atherton has been treated appallingly. He had a rotten job taking over the captaincy and was treated like a child by long-range criticism during the winter. He has been made to grovel to retain the captaincy. The treatment of Angus Fraser has not been acceptable either. They have no idea how to treat people.
Patrick Whittingdale, *announcing the end of his sponsorship of England cricket in May*

☐ The most irritating thing is that we are getting all this criticism and we haven't started yet.
Raymond Illingworth, *replying to Whittingdale*

☐ We believe we are running a sport as a recreation for players to play in their spare time. I think money is a corrosive influence.
Dudley Wood, *then RFU secretary*



☐ When seagulls follow the trawler, it is because they think sardines will be thrown into the sea.
Eric Cantona

☐ Everyone seems to do well out of rugby except the players. You do not have a World Cup for fun and recreation.
Will Carling, *England captain*

☐ If the game is run properly as a professional game, you do not need 57 old farts running rugby.
Will Carling, *on the RFU committee*

☐ I've been called many worse names.
Tony Hallett, *then RFU secretary-elect*

☐ You'd have thought a chap who captained England would have a little more diplomacy.
Air Chief Marshal Sir Michael Stear, *RFU committee member*

☐ We've never been relegated. What rugby teams couldn't do, they've done overnight.
Jim Mills, *Widnes chairman, after omission from the Super League*

☐ How do I feel? Lower than a snake's belly, that's how I feel.
Steve McMahon, *Swindon manager, on his club's relegation*

☐ The FA have given me a pat on the back. I've taken violence off the terracing and onto the pitch.
Vinnie Jones, *Wimbledon and Wales midfield player, to the Oxford Union*

☐ We are still very middle-class in our way of regarding sport merely as sport — like acting, you know, not a proper job. And we still think it's nice to lose, or it is better to lose nicely than win nastily. We must change that sort of thinking.
David Lloyd, *Britain's Davis Cup captain*

☐ When I try to speak to him about his future, he tells me to talk to his agent. Well, it's not his agent he rings when the car won't start or the baby has earache. It is me or my wife at two in the morning.
Alan Smith, *then Crystal Palace manager, on Chris Armstrong*

☐ Some of them came over like lager louts. I kept wondering how they could be so unprofessional.
Gill Wylie, *Arsenal women's captain, on Doncaster Belles' performance in a TV documentary*

☐ We think we are a pub team, that's the way our mentality is — we will go anywhere and give anybody a game. We went into the Final with the pub team attitude: it doesn't matter who we play, we are going to have a right good go.
Neville Southall, *Everton goalkeeper, after beating Manchester United 1-0 at Wembley*

☐ The dogs of war business has been laid to rest. We are in the Crufts class now.
Joe Royle, *Everton manager, after the Cup Final win*

☐ I stepped forward and I collided with McStay. Subsequently, he fell to the ground.
Duncan Ferguson, *Everton and former Rangers striker, giving evidence before being found guilty of assault*

☐ I was brought on to keep it tight. When he hit the first six, I basically just froze, and the rest is history.
Rob Jones, *Durham University, after being hit for 48 in one over by David Ward at the Oval*

☐ After the hat-trick, he bowled like a pillock.
Peter Lever, *England bowling coach, on Dominic Cork at Old Trafford*

☐ Everyone seems to be talking about Jonah Lomu and what he's going to do to us, but I think Tony Underwood will have another day to remember.
Tim Rodber *before the World Cup semi-final. Lomu gave Underwood a day to forget*

☐ Wimbledon is getting a bit too like Ascot. It's not what happens or who wins so much as what clothes do I have on.
David Lloyd

☐ I get a kick out of watching him pick up the accent. He's using words such as "brilliant" and "lovely".
Andre Agassi *on Greg Rusedski's conversion to Britain*

☐ The lads know that nookie is strictly forbidden. You have to be at your physical peak in this game.
Dick Clegg, *manager of the England fishing team*

☐ Argentine rugby is a sport that develops the character, the body and the soul, and it's going to stay that way.
Felipe Ferrari, *Argentina RU president, announcing that Argentine rugby would stay amateur*

☐ Our delegates at the International Board confessed that English rugby had not been lily-white.
Tony Hallett, *RFU secretary, on the move to professionalism*

☐ To be manager of a third division club and find yourself on a plane to Barcelona on a scouting mission is the stuff dreams are made of.
Graham Barrow, *then Wigan manager, on signing Seba, Martinez and Diaz*

☐ It's only jumping into a sandpit.
Jonathan Edwards *on setting a new triple jump record in Gothenburg*

☐ There are goals to pursue here just as there were at Juventus. They are simply smaller goals.
Ivano Bonetti, *Grimsby's former Juventus forward*

☐ The purpose of goals is to focus the attention. Vision expands the horizons; the greater the vision, the greater the goal that will be achieved.
Will Carling *on management*

☐ I did ask one company for a pair of boots for the World Cup, but I got turned down. It's funny when you think that some footballers get paid millions for endorsing footwear.
Clare Taylor, *England women's midfield player*

☐ The Future is Feminine.
Fifa bulletin *headline*

☐ Lots of orange juice and lots of sex — it's important to have plenty of calcium and relaxation.
Jim Courier's *explanation for his return to form*

☐ Our husbands think we are shopping in Dublin.
Ireland supporters' banner *in Lisbon*

☐ I felt rather alien to what was going on.
Jonathan Davies *on his return to rugby union after seven years*

☐ Teams come here looking for an afternoon off, and they normally get it.
Alastair Del Ferro, *Highfield player, after 66-2 home defeat by Swinton*

☐ I went over to the Bury fans and said: "Look on the bright side. You could be supporting Manchester City."
Richie Bond, *after scoring the goals for Blyth Spartans which knocked Bury out of the FA Cup*

☐ He has just one asset — pace. That apart, he is a nonentity in cricketing terms.
Peter Lever, *on Devon Malcolm*



☐ What would happen next? Do we have bikini-clad or half-naked women running up and down the sidelines?.
Donald Stewart, *New Zealand Rugby Football Unionm chairman, after Canterbury had been denied their wish to employ "glamour girls" as ball-girls*

☐ It's a bit rich coming out of the woodwork and slagging Devon off. Which of them's got the most Test wickets anyway?
Allan Border, *former Australia captain*

☐ Our players don't bloody drink for a start. There are no 12-pints-a-night men here. They go straight home to their families, and they always behave like responsible athletes.
Bobby Robson, *Porto manager, on why Portuguese clubs are doing so much better than English ones in European competition*

☐ When English sides play in Europe, their opponents still know what is coming: the long ball into the penalty area, which gets nowhere; the next ball, which the opposition win; and the counter attack, which English clubs cannot deal with.
Antonio Pacheco, *Portuguese international*

☐ England can't always win 6-0. Bobby Charlton has retired.
Dave Bassett, *then Sheffield United manager*

☐ England didn't create any more chances than Malta or Luxembourg.
Egil Olsen, *Norway coach, after 0-0 draw in Oslo*

☐ I am very disappointed that a young man who has a job and is no danger to society has been sent to prison.
Peter Johnson, *Everton chairman, on Ferguson's prison sentence after his assault on McStay while on probation*

☐ We now live in the age of the high-profile chairman. He wants power, glory, prestige. He even wants to run the game. Yet these are the people who took us into the InterTwoBob Cup.
Jimmy Greaves

☐ Many of these people have ruled over the decline of the game. We are now 23rd in the world rankings. If soccer had been like a business, they would have been out of their jobs a long time ago.
Sir John Hall, *on the FA Councillors*

☐ So what? Ninety-nine per cent of all Iraqis voted for Saddam Hussein.
Ken Bates, *Chelsea chairman, on a poll suggesting that Chelsea fans wanted fellow director Matthew Harding to replace him*

☐ If you overlook systematic cheating, there's absolutely no point to sport, and in our sport, lives are at risk.
Max Mosley, *president of Fisa, on the suspension of Toyota from the 1996 rallying championships*

☐ Look at it this way, son. What would you say if you got run through the chest when your mind was only on taking a corner kick?
Terry Pattinson, *referee abandoning a Chiswick District League game, after a substituted player returned wielding a sword*

☐ After I became involved with Wales, I started receiving abuse from opposing supporters at club matches. I have been spat on and told to go back to Australia in less than polite terms. I am doing so.
Alex Evans, *Wales coach for World Cup, rejecting a permanent appointment*

☐ I know how long it takes a goat to die once it has had its throat cut.
Barry Venison, *Southampton player, on what he had learnt from his time playing for Galatasaray in Turkey*

☐ Pressure is what turns a rock into diamond, but it can turn it into dust.
Wes Hall, *West Indies manager, pleading for Lara to be left alone after pulling out of the tour of Australia*

☐ I am a Christian gentleman, and the last time I was rude was when I was two.
Hall, *rejecting charge by Lara's agent that he had been rude and arrogant*

☐ Getting kicked is part of the job in France as well as England. But the real scandal is that someone like Jones gets to be a star, to make video cassettes and become an example to children.
David Ginola, *Newcastle United*

☐ Wolves, Derby, Blackburn: these fans with money pour it in, the club lights up, then it fizzles away. Doesn't work. End of story.
Ken Bates

☐ The rich are getting richer, and we're getting detached. In the end it's not the ability of any other club or lack of desire that will kill us — the cheque book will.
Joe Kinnear, *Wimbledon manager, supporting a proposed move to Dublin*

☐ Football matches are like days of the week. It can't be Sunday every day. There are also Mondays and Tuesdays.
George Weah, *AC Milan forward*

☐ Whenever there's some frivolity in training, someone invariably blows a whistle and says 'cut it out, we've got to be one of the top four clubs to get into Europe, otherwise we'll lose £500,000 of revenue'. That's not my idea of fun.
Simon Halliday, *former Harlequins player, to the Oxford Union on professionalism in rugby*

☐ What they are offering is very enticing. But if Melrose got into Europe, that could put a different complexion on things.
Doddie Weir, *Scotland international, considering a move to Newcastle*

☐ To those players who say bought-in players don't bring in success and won't play for you on a mucky Wednesday, I'd just say 'what the hell have Bath and Harlequins been doing for the last umpteen decades?'
Derek Balfour, *Newcastle RFC director*

☐ Did you see any expansive rugby from England? The whole thing was a total fallacy — it was a joke.
Dick Best, *Harlequins director of rugby and former England coach, on the England approach to the World Cup*



☐ Atherton's team lack pride and ambition and look like they don't want to tour. The men have everything arranged for them. They don't have to work hard. We have to do our own washing and cleaning and then be on the field the next day. I'm sure we would put up more of a fight.
Karen Smithies, *England women's cricket captain, on the England men's display in Australia*

☐ There doesn't seem to be any flair in the game at the moment. I sometimes feel I'd be better off going shopping with my girlfriend on a Saturday afternoon.
Austin Healey, *Orrell scrum half*

☐ There are very, very few thinkers in the English game.
Paul Turner, *Sale stand-off half*

☐ Devon hasn't got a cricket brain, that's the problem.
Raymond Illingworth, *on his fast bowler*

☐ When you know that it's -86 and that, if your oxygen fails, you have 45 seconds to live, it enhances all your senses.
Judy Leden *on her record 42,000ft paragliding drop*

☐ My weightlifter boyfriend devises special exercises for me. He loves the idea of a strong woman in control.
Maggie Jennings, *woman wrestler*

☐ I think people imagine a few dodgy women are tucked away somewhere underground, rather like women in boxing.
Alison Kervin, *scrum half and editor of* Rugby World, *on women's rugby*



☐ One moment Maseko and I were throwing punches, the next we were under the ring consoling each other.
Warren Stowe *on the armed robbery which ended his middleweight fight in Cape Town*

☐ The most trouble I have is with the occasional black eye. When I'm out to dinner in that condition, people look at us and think my husband has knocked me about.
Christy Martin, *American woman boxer*

☐ I'm not losing any sleep over it. I still have a job to do at Leicester.
Mark McGhee, *on Leicester's refusal to allow Wolverhampton Wanderers to speak to him about the managerial vacancy at Molineux*

☐ This is a difficult thing for a Yorkshireman to say to a Lancastrian, but that was one of the great innings of all time.
Raymond Illingworth *on Atherton's 185 not out to save the second Test match v South Africa at Johannesburg*

☐ It was a case of the circus coming to town, but the lions and tigers didn't turn up.
Kevin Keegan, *after his side's submission to Manchester United at Old Trafford*



☐ There was a lot of space out there, but all the players abused it.
David Pleat, *Sheffield Wednesday manager, after 0-0 draw with Chelsea*

☐ You'll hear a new noise in football — it's called the foreign squeal. I own two pot-bellied pigs, yet they don't yelp as much as Ruud Gullit.
Vinnie Jones *after being sent off — for the eleventh time — at Chelsea on Boxing Day*

☐ I am as weak as the next man when it comes to temptation.
George Graham *on accepting the £425,000 from Rune Hauge, the Norwegian agent*

☐ I did not find his evidence entirely reliable, to put it at its most charitable.
Mr Recorder Williams, *giving judgment against Terry Venables's nightclub, Scribes West, over an unpaid bill*

☐ Sport tends to promote arrogance, but I actually became humbler in realising that what I used to attribute to myself is in fact not the case.
Imran Khan, *discovering Allah's hand in his cricket success*

Merson sets good example Jones should follow



ROB HUGHES
Weekend View

The conundrum of whether sport moulds character or reveals the flaws in it is built into the seasonal tale of two Londoners. On Boxing Day, Paul Merson scored twice, then slipped quietly home to a family Christmas, his silence golden in a year in which he has redeemed himself. On the same day, Vinnie Jones received his eleventh red card after a tackle from behind on Ruud Gullit, compounded it by selling, to a newspaper, his view that foreigners squeal worse than pigs and confirmed that, at 31 next week, he is unlikely to grow out of habit of courting trouble with his feet and his mouth.

Even Wimbledon seem close to deciding that Jones the boot is becoming a liability, but, unless that club backs words with deeds, Jones will line up against Merson at Highbury at 3pm today. Jones is on the transfer list. He thinks that he can profit from another move and Wimbledon agreed yesterday that it might be better for everyone if he goes. In the meantime, the club will not protect him from another Football Association charge of bringing the game into disrepute, a charge that could as easily read ridicule.

Vinnie Jones is not worthy



Jones: has added insult to injury

of sharing the football field with a talented and decent opponent like Gullit. His belated apology yesterday for disparaging Gullit, for saying that all foreigners in the English league squeal and lie in the mud like cockroaches, is xenophobia at its worst.

Someone should remind Jones who it was who rescued him from a building site to pay him a thousand times more over the past nine years than his bod carrier's worth. Sam Hammam, the owner of Wimbledon, is Lebanese by birth.

However, foreigner though that makes him, he commands the English language sufficiently well to have put Jones in his place with another analogy to one of life's ugly creatures. Hammam said, four years ago, when Jones issued his infamous "Hard Man" video, that Jones was blessed with "the brain of a mosquito".

Fortunately, there is more to the brain, and the character, of Merson. This time last year, he was a down and out: in a clinic attempting to rehabilitate himself from alcoholism, gambling addiction and drugs. To his credit, to that of footballing authority and also to the credit of the game's supporters, Merson has been able to restore himself as a top-flight player and to do so in an atmosphere, at and away from Highbury, that was never reduced to the type of ridicule and bad-mouthing that Jones personifies.

Understandably, Merson preferred his Boxing Day brace of goals to do his talking this week. He politely left a message that he did not wish to be drawn into questions about his private life.

That is not weakness. In November, he had accepted Gary Lineker's invitation to bare his soul on television, to speak deeply and decently about the vulnerabilities of a player in London and to urge others coming into the game as apprentices not to follow his path.

"My life," he told Lineker, "has changed completely. Silly little things, like shopping with my wife, Lorraine, like being there for my kids. I couldn't do those things a year ago. I love it now. I love training and I like myself more than I did before."

Merson did not once blame "the pressures" of teenaged idolatory. He admitted that his problem was not being able to say "no". He fell for the inducements of football's hangers-on and now he wished to say publicly that Arsenal had, five times, helped him to clean up his life in a career begun there exactly ten years ago, and that the FA could have finished his career, indeed finished his then suicidal life, if it had taken him away from the game. Instead, it, and the club, gave an example to society of how to show compassion while, at the same time, demanding that the player attend a clinic until he was fit and ready to restore his public life.

Last Christmas, Merson threatened to walk out of the clinic. His counsellors were blunt: "You can have this Christmas at home and not see another Christmas. Or you can stay here and have 50 Christmases with your family." The door was left open to him: face the cure or run. He stayed, took the medicine and has just enjoyed the first of those 50 family Christmases.

Today, Paul Merson is more a man than Vinnie Jones. The Arsenal player has learned humility the hard way. Jones should do so.



Merson: has learned error of his ways

Jones, the Wimbledon intimidator, awaits a buyer. He may have heard last night that West Bromwich Albion, desperate after a run of 11 defeats, may opt out of their decision to try to buy him.

Jones may have deluded himself, by his oratory at Eton and Oxford and his aspirations to host a television chat show, that he is a diplomat. The FA, when it meets him within the next two weeks, must disabuse him of that attitude. Its rules now completely outlaw the brutal challenge from behind that he perpetrated on Gullit, the very type of aggresion that ended the career of Gullit's Milan and Holland colleague, Marco van Basten.

In contrast, Merson concluded: "Whatever rewards come my way, my ambition is to stay clean and sober and let my wife and kids feel the dividends." Be a man first, a football star second.

Sayonara two hours clear of closest rival

BY EDWARD GORMAN

THE American maxi yacht, *Sayonara*, took line honours in the Sydney-to-Hobart classic yesterday, but missed the race record by more than ten hours after encountering fickle winds off the coast of Tasmania.

The 78ft Bruce Farr-designed sloop, owned by Larry Ellison, the American computer billionaire, with a crew including Rupert Murdoch, the chairman and chief executive of The News Corporation, parent company of *The Times*, ghosted across the finishing line under a limp spinnaker just before 3am in a time of three days 53min 35sec.

Ellison had shipped the yacht out to Australia especially for the 630-mile race, intent on breaking the 20-year-old record set by *Kialoa III*, under Jim Kilroy, the American skipper.

Ellison said that he planned another campaign next year, adding: "I think if we got the right conditions we could wipe half-a-day off the record."

After a blistering start on Tuesday, when *Sayonara* charged away from the 98-strong fleet in Sydney harbour, and a period of fast reaching in winds that reached 45 knots in the Bass Strait, the boat was well ahead of a race-record schedule.

However, as *Sayonara* made her way down Tasmania's southeast coast, she became almost becalmed. For one stretch, she took eight hours to cover just 25 miles.

Murdoch, who described his role as "a bit of ballast", spoke of the frustration among the crew as they docked at Hobart. "For a few hours this morning, you could have swum faster," he said.

Ellison, who set a record for the Oakland-to-Catalina race in *Sayonara* earlier this year, said that, despite the disappointing finishing stretch, the race had been "a peak life experience", and added that he would definitely give it another go. "It seems like the right thing to do," he said.

Geoff Stagg, the principal helmsman on board, said that the boat had encountered very steep and nasty seas as it crossed the Bass Strait.

"We had a very, very hard night of broad reaching ... crashing off very big seas," he said.

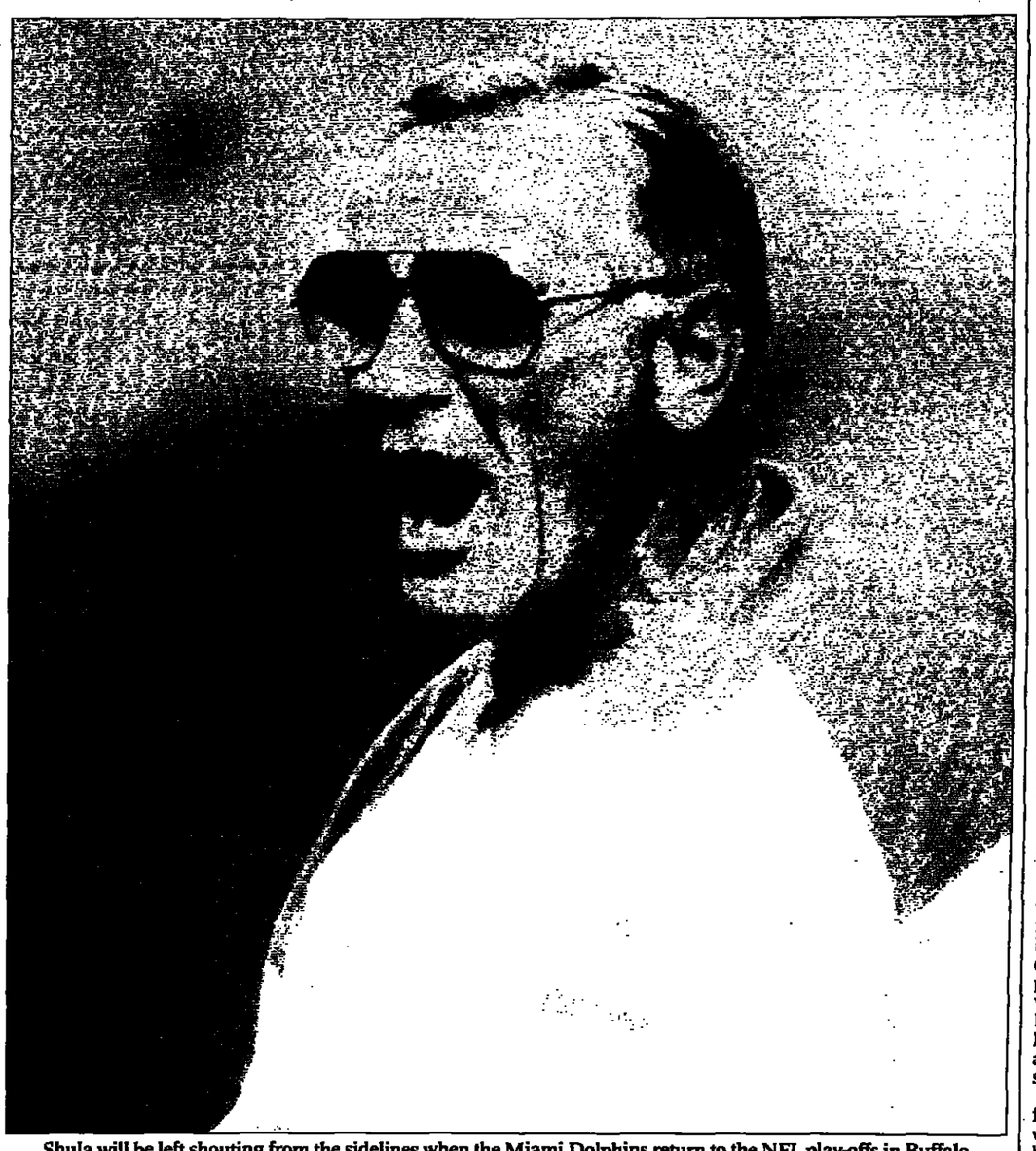
Brindabella, the Australian maxi, was second across the line, two hours behind. Third was expected to be another Australian boat, the pocket maxi, *Foxtel Amazon. Quest*, the 43ft sloop from Sydney, was expected to take first place on corrected time closely followed by *Chutzpah*, a 34ft racer from Melbourne.

The Sydney-to-Hobart event, known as "Hell on High Water", has a fearsome reputation, having claimed two lives and wrecked scores of yachts over the years.

This year, only a handful of yachts retired, two after being damaged in collision with whales.

Suffering Shula approaches end of an era

Oliver Holt finds the legendary coach of the Miami Dolphins facing his greatest test



Shula will be left shouting from the sidelines when the Miami Dolphins return to the NFL play-offs in Buffalo

He has become as synonymous with Florida as the Everglades. *Miami Vice*, but Don Shula, the legendary coach of the Miami Dolphins, may be about to swell the ranks of the state's retirees. If the Dolphins lose to the Bills in Buffalo tonight in the first of the American football year's post-season games, Shula, the most successful coach in the history of the sport, is likely to be sacked after 25 years in charge.

It will be a traumatic event, similar to the departure of Brian Clough from Nottingham Forest or, more appropriately, the firing of Tom Landry from the Dallas Cowboys in 1989. Even men who have become national institutions cannot defy the laws of Mammon, and Shula, who spent extravagantly last spring to strengthen his defence, has watched this year as his team barely sneaked into the play-offs.

Shula is the only coach to have guided teams to six Super Bowls; the only one, in 1973, to pilot his side to 17 wins and no defeats. The Dolphins team that year remains the only unbeaten side in the history of the National Football League; but, tonight, Shula faces the cruellest of pay-offs, the prospect of being brought down by a Buffalo team that has been branded the weakest of losers after recent successive Super Bowl defeats by the Cowboys.

The knives are out and, although it is still possible that Dan Marino, the Dolphins' sublimely talented quarterback, could propel the team a stage further than he did when he took them into the play-offs at the last gasp in the comprehensive win over St Louis Rams on Sunday, Miami have not won a post-season game away from home since 1972. It does not look good.

"I've worked long and hard to get where I am," Shula said, "and I'm going to continue to do the things that have got me here and to make decisions based on how I feel. Right now, I feel about as low as you can feel, but my responsibility is leadership, and the minute I get negative, that's going to have an influence on the team. So I have to make sure I don't let all the turmoil drag me down."

It is 11 years now since the Dolphins last reached the Super Bowl, and that appearance brought only a comprehensive defeat by the Joe Montana-inspired San Francisco 49ers. American football coverage was burgeoning in Great Britain then and Marino, in particular, was the bright face of our introduction to the sport. Despite his continued personal achievements, he has faded a little from the limelight as his team failed to support his talent.

Shula, who became the sport's "winningest" coach two years ago when he won his 325th game, tried belatedly to give him some back-up earlier this year when he persuaded Wayne Huizenga, the Dolphins' owner, to spend more than £12 million on defensive players. He was rewarded with four straight wins at the beginning of the season, but then a run of six defeats in eight games condemned the team to regular season mediocrity.

Shula's position has been made worse by the turnaround effected by Pat Riley, the basketball coach, recently of New York Knicks, at Miami Heat. *Sports Illustrated*, the American magazine, devoted its front cover to the two men last week, detailing their contrasting fortunes under the headline "Hot and Not". Guess which category Shula came into?

On the sidelines, Jimmy Johnson, the former coach of the Cowboys, the man who led them to Super Bowl victories against the Bills in 1993 and 1994, has made no secret of his desire for Shula's job from his chair as a television pundit. "I can't let anything that Jimmy does or doesn't do influence any decisions that I make regarding my career," Shula said.

If the Bills and the Dolphins are likely to take centre stage this weekend, there is also growing interest in the quarterback situation at Philadelphia Eagles, who take on Detroit Lions in the play-offs today. Rodney Peete, the first choice, has hit a run of bad form and Ray Rhodes, the coach, has hinted that he could be substituted if he starts out badly. The trouble is that Randall Cunningham, the reserve quarterback, is preparing to fly to Las Vegas for the birth of his first child, which is due tomorrow. If the birth comes early and Peete falters, Jay Fiedler, the third string, could be pitched into the action.

Atlanta Falcons earned their play-off place with a dramatic win over the 49ers at the Georgia Dome and travel to meet Green Bay Packers, complete with Brett Fevre, their quarterback, tomorrow. In the last of the four weekend games, San Diego Chargers, beaten in the Super Bowl last season, take on Indianapolis Colts.

Tenacious Flockart triumphs in style

BY RICHARD EATON

BRUCE FLOCKART, 23, the Scottish champion, produced one of the finest wins of his career when he beat Peter Knowles, of England, the No 2 seed, to reach the semi-finals of the Friends Provident Hampshire Open, the third British grand slam badminton tournament of the season, at Portsmouth yesterday.

Flockart's 15-12, 17-15, 15-12 victory, in an exciting contest in which the ascendancy changed hands numerous times, came up against an opponent who had won the Scottish Open last month, his first success in a world grand prix tournament. Flockart must now be considered a strong candidate to earn a place in the team that will go to the Olympic Games in Atlanta in seven months' time.

Knowles started in the kind of form that enabled him to win his title in Glasgow, but, after reaching 12-4 in the first game, he appeared to relax and began to make a series of costly mistakes. When Flockart finally got into the match, he proved a tenacious opponent, taking the second game comfortably and advancing to leads of 6-2 and 13-8 in the third.

Knowles, of Kent, then made a last attempt to save the match. He got back to 12-13, but hit the last two shuttles out, leaving Flockart with a particular reason to celebrate victory. "It's the first time that I have beaten one of the leading English players, so I am particularly pleased," he said.

Darren Hall, the top-seeded former European champion, who was unexpectedly beaten by Peter Bush in the final of the second British grand slam tournament, in Mansfield in October, earned himself a the chance to exact revenge on his left-handed England colleague in the semi-finals by recording a comfortable, 15-6, 15-10, win against Mark Constable, the English junior champion.

Meanwhile, Chris Hunt and Simon Archer, of England, the reigning European men's doubles champions, earned themselves a meeting in the final of the Copenhagen Masters against Henrik Svarrer and Michael Sogaard, the Denmark internationals. They worked their passage with a victory over Andrei Antropov and Nikolai Zuev, the Russian pair whom they beat in den Bosch to capture European gold last year.

ENJOY SPECIAL 3-DAY, 5-DAY AND 10-DAY FARES TO FRANCE WITH STENA LINE

France from £39

The Times, in association with Stena Line, formerly Stena Sealink, is offering unbeatable rates for motorists on short breaks to France. To take advantage of these special bargains on three of Stena Line's cross-Channel routes, Dover-Calais, Newhaven-Dieppe and Southampton-Cherbourg, collect three tokens. Full details will appear again in *The Sunday Times* tomorrow. Prices start at £39 for a car and up to five passengers. Foot passengers can travel for only £5 return. For a longer break you can take advantage of a ten-day return from only £69 for a car and two people.

For an extra £15, you can take the high-speed Stena Lynx catamaran from Dover, crossing to Calais in just 45 minutes (from February 13, 1996) or the Stena Lynx from Newhaven to Dieppe crossing in just two hours and 15 minutes (starting February 29, 1996).

Readers are also offered Ski-Link, a special package for ski-drivers for a car and two people, starting at £125 for up to ten days and £135 for up to 17 days. Additional passengers are £27 and £32 (children £15 and £16) respectively. It saves you 10% on normal prices and includes AA Five Star Roadside Assistance Cover and Home and Overseas Personal Insurance with winter sports cover.

There are also special deals on overnight stays at Campanile hotels in France from as little as £28 per night and the chance to enjoy savings of 10% on your duty free shopping.

THE TIMES Stena Line TOKEN 5

For sailings December 29 — April 3	
3-day return by Superferry — car and up to 5 people (inc driver)	£39
5-day return by Superferry — car and up to 5 people (inc driver)	£49
10-day return by Superferry — car and 2 people (inc driver)	£69
Additional passengers 3, 5 & 10-day returns	£5
Superferry foot passengers 3 & 5-day returns	£5
Stena Lynx foot passengers 3 & 5-day returns	£10
Superferry foot passengers 10-day return	£10
Stena Lynx foot passengers 10-day return	£15
Saturday departure supplement (Dover/Newhaven) 3 & 5-day	£10
Saturday departure supplement (Dover/Newhaven) 10-day	£15
Friday departure supplement (from Southampton) 3 & 5-day	£10
Friday departure supplement (from Southampton) 10-day	£15
By Stena Lynx supplement (from Dover/Newhaven) 3, 5 & 10	£15

Cabin or restchair accommodation is compulsory on Southampton-Cherbourg overnight crossings: 2-berth inside cabin £25, reclining seat £5

Wiberg maintains her sparkling form

PERNILLA WIBERG, of Sweden, who could win only one World Cup slalom last season, doubled that score for this winter with a flawless performance at Semmering, Austria yesterday.

Wiberg, 25, gave herself a full second's advantage after a superb first run and saw Karin Roten, of Switzerland, go closest to overtaking her with the fastest second run. The Swede rose to the challenge with the second fastest run to finish a comfortable 0.92sec clear in a combined winning time of 1min 40.28sec.

Wiberg won at Veysonnaz in the last race before the Christmas break seven days ago and will go for the treble at Semmering today. It was her ninth World Cup slalom win in five years. She was giant slalom world champion in 1991 and Olympic champion in 1992.

Roten improved from fifth to second in an aggregate 1min 41.20sec. Elfi Eder, of Austria, second after the first run, was third in 1min 41.76sec. Eder, 25, had already won twice this season and heads the slalom standings. She was the bronze medal-winner in the 1993 world championships and won the silver medal at the 1994 Olympics at Lillehammer.

"Winning that race before Christmas was important," Wiberg said. "In the first two races I went out, that can happen to you in slalom; but now I have my confidence back and that's important."

There was no change at the top of the overall standings, which are still lead by Alexandra Meisnitzer, of Austria, with 488 points — despite making the decision not to compete in the back-to-back slaloms.



Wiberg shows the commanding skill that took her to victory in the slalom at Semmering yesterday

Kjus happy to finish downhill unscathed

LASSE KJUS, of Norway, won his first World Cup downhill skiing race in Bormio, Italy, yesterday to increase his lead in the men's overall standings. Kjus crossed the line in 1min 55.35sec, ahead of Andreas Schifferer, of Austria, and Ed Podivinsky, of Canada.

Conditions were so treacherous that several turns proved almost impossible to negotiate. Patrick Ortlieb, of Austria, the 1992 Olympic champion, looking to repeat his success a fortnight ago in Val Gardena, crashed out after losing a ski in the bottom half of a course more suited to super giant slalom.

Xavier Gardenet, the Swiss hope, was another to slide out prematurely, while Urs Lehmann, his compatriot, the runner-up in Val Gardena, just avoided the same fate to slide across the line on his backside in twentieth place. "That was the most demanding and tiring downhill I can remember," Kjus said. "I was all over the place from start to finish. It was crazy. I'm glad to have made it safely."

Kjus, 24, who was twelfth to go on the 3,352-metre piste, has now won three races overall this season and also registered five second places after breaking his duck with his super giant slalom win in Vail.

Schifferer had every reason to feel pleased, for he handled the course skilfully to achieve the best finish of his career, while Podivinsky earned a place on the podium for the first time this season.

Tommy Moe, the Olympic downhill champion, from Alaska, along with several other Americans, decided to miss the event, preferring to spend time at home.

United give Prunier his chance to impress

BY PETER BALL

WILLIAM PRUNIER, the Bordeaux and France central defender, will be playing for his future when he makes his debut for Manchester United against Queens Park Rangers this afternoon. Prunier is on trial at Old Trafford, but injuries and illness to four senior defenders have brought him an unexpected call-up.

United have had to put the player on a short-term contract to free him to play this afternoon. "We have a problem with getting the medicals done because of the time of year, but hopefully we can get down to the serious business next week," Alex Ferguson, the United manager, said yesterday. "Depending on how he does tomorrow, he will be on contract with us."

Prunier's credentials as a colleague of Eric Cantona's in the France international team suggest that he should do well, although some managers feel that it is harder to integrate European defenders into a team than attackers. However, with Pallister, Bruce and May all out for some time, Ferguson's options are limited. Prunier, 28, impressed in a reserve game for the club last week.

Aston Villa may be having problems with their pitch, but they had one piece of good news yesterday. Dwight Yorke, their leading scorer, will be available for their FA Cup and Coca-Cola Cup matches in the next fortnight. Yorke is in the Trinidad and Tobago squad for the Concacaf Cup and had originally expected to miss the games with Gravesend and Northfleet in the third round of the FA Cup next Saturday and the Coca-Cola Cup quarter-final against Wolverhampton Wanderers on January 10. However, after representations by Villa, he has now been given permission to delay joining his national squad until after the game against Wolverhampton.

"I am delighted a compromise has been reached," Yorke said. "It's always a great honour to represent your country but, equally, everyone back home knows how important this season is to me at Villa."

Nottingham Forest have always been one of football's more honourable clubs and they demonstrated that again yesterday by agreeing to pay for a knee operation for Jimmy Barrett, their former player, who was injured during their FA Cup semi-final win over Aston Villa in 1959. Barrett, 65, missed the final and is now confined to a wheelchair, but hopes that the advances in knee surgery will enable him to walk again.

Howard Kendall is wasting little time changing the face of Sheffield United. Yesterday, he signed Chris Short — the brother of Craig Short, of Everton — from Notts County, took Gordon Cowans on a free transfer from Wolverhampton and finally signed David White, who has been on loan at Bramall Lane for two months. Kendall has now made five signings since he took over.

Jimmy Carter, Portsmouth's summer recruit from Arsenal, has demanded a transfer. His patience snapped after he was substituted during the defeat by Charlton Athletic on Boxing Day.

Carter said: "It has not been an easy decision to make and is one to which I have given a great deal of thought and consideration, but I feel that no other option is open to me in the circumstances. After an awkward start at the club, I feel that, in recent weeks, I have truly felt part of the team and my performances have reflected this.

"However, the manager seems to have other opinions and some of his recent decisions regarding myself have left me somewhat bewildered. I feel I must move on. I hope supporters will understand my reasons."

Nicol blossoms after escaping the wilderness



Oliver Holt meets a football veteran enjoying a return to the big time



Nicol, now with Sheffield Wednesday, is refusing to rest on his laurels despite a successful career at Liverpool. Photograph: Mike Egerton

The FA Carling Premiership has become a place of wonder for Steve Nicol. The players are like fabled heroes, the emerging generation of stadiums like monuments to a new world. He was away for only just over a year but, in the wilderness of the Endsleigh Insurance League second division, it seemed like a lifetime. Now, the man who experienced so many glorious days with Liverpool is back, staring at his surroundings with the eyes of a child.

It is better second time round, too: better than he could have hoped. He has impressed at Sheffield Wednesday since David Pleat, the manager, rescued him from Notts County. Playing either just in front of the back four or between two centre backs, Nicol has steadied the team and attracted glowing reviews. Once, he dreamt of coaching and management; now, although he has appeared in only six games for his new side, he just wants to play on and on.

"To get back into the Premiership is tremendous," Nicol said. "I am looking forward to every game. The whole atmosphere is magnificent — better than when I left. The stadiums are better and the pitches are better. They never really seemed to take much care of the pitches, but now, every one is like a bowling green.

"There are good foreign players here now and, going by what I have seen so far, most teams try to play football, too. They look as though they want to pass it about and that suits the way I play. Maybe that is one of the reasons things are going so well for me. I am on a high, but it takes more than just being on a high to keep you playing well."

After Wednesday had made an indifferent start to the season, Pleat plucked Nicol, 34, out of the second division to give his vivacious side an anchor. He was inspirational in the draw against Manchester United at Old Trafford and again in the 6-2 victory over Leeds United at Hillsborough. If Nicol is wide-eyed about the impact that he is making, Pleat, a passionate football man, is more analytical.

"We needed a professional to influence the other professionals," he said. "He has played steadily and responsibly. He knows when to go close, when to drop off, when to cover and to use his energy more selectively. He is crucial to us tactically because, at the moment, we are playing quite flexibly and he knows instinctively when to drop in and when to push forward." Those instincts were honed in the 343 league games that Nicol played for Liverpool in his 13 seasons at Anfield.

He played under Bob Paisley, Joe Fagan and Kenny Dalglish, and survived the often turbulent reign of Graeme Souness, who made him captain for a while. Then Roy Evans took over and brought in Phil Babb and John Scales at the beginning of last season. Nicol was forced into the reserves.

"It didn't take a genius to work out Babb and Scales were going to be playing," Nicol said. "I had made it known that I had been thinking of going into coaching, and when Howard Kendall got the manager's job at Notts County, he phoned me and asked if I would be his player-coach and sit on his shoulder and learn the ropes.

"That kind of opportunity doesn't come along very often, so I thought it would be worth taking a step back to go two forward: but, in the end, it didn't work out."

Kendall was sacked after seven weeks in charge and, although Nicol picked the team for a while as it slid towards relegation from the first division, he was not given the job permanently, as he had hoped he might be. Suddenly, he was stranded in a standard of football that he had sunk to only because of the promise of coaching and that opportunity had disappeared with Kendall.

It was time for what Nicol called "the old look-in-the-mirror job". He was in the autumn of his playing career and he could either give up or redouble his efforts and try to establish a fitting final testament to a worthy career.

"I knew I had to either chuck in the towel and just play my time out," he said, "or get stuck in and make the best of it. I decided to go for it.

"I totally changed my outlook. I started looking after myself, eating the right things, working with a fitness coach, doing extra work. It has paid off. I have had to adapt a bit since my time at Liverpool, of course. I was up and down, up and down, all the time there. Everybody is human and you can't do that for ever. I don't consciously conserve energy, but I let the younger lads do a bit more of the running."

He is not planning for a long-term future at Wednesday. His experience at Notts County and accidents like the injury that befell Graeme Le Saux, the Blackburn Rovers defender, have made him wary of predictions.

"I am thinking about next week and that is it," he said, "but, as far as coaching is concerned, it is the furthest thing from my mind. I keep looking at John Wark, Gordon Strachan and Kevin Richardson and I just want to keep playing as long as I can."

THE TIMES MATCH-BY-MATCH GUIDE TO THE PREMIERSHIP THIS WEEKEND*

ARSENAL v WIMBLEDON

There is nothing Wimbledon love more than rubbing the noses of their supposed betters in the dirt. Winning at Highbury and Stamford Bridge in the same week would be a notable double, but they have found beating Arsenal, who can match them for desire and are in a different class, much harder than more effete opposition from other parts of London. Arsenal have stuttered recently, but the return of Bergkamp will undoubtedly help, whatever Vinnie Jones might think.

LAST SEASON: Arsenal 0 Wimbledon 0.
TEN-YEAR RECORD: —, 3-1, 3-0, 2-2, 0-0, 2-2, 1-1, 0-1, 1-1, 0-0.

How they line up

ARSENAL (from): D Seaman, L Dixon, N Winterburn, A Adams, M Keown, D Platt, I Wright, P Merson, G Helder, J Hartson, J Jensen, A Linighan, P Dickov, S Morrow, D Hillier, V Bartram.
WIMBLEDON (from): P Heald, K Cunningham, A Kimble, C Perry, A Reeves, J Goodman, O Leonhardsen, R Earle, E Ekoku, M Harford, D Holdsworth, G Elkins, M Gayle, J Euell, A Clarke, P Fear, A Pearce.

ASTON VILLA v SHEFFIELD WEDNESDAY

Six weeks ago, this would have been a fairly easy game to predict. What will it be like when it is played, assuming Villa have got their pitch re-turfed? Last Tuesday's victim to the weather, Wednesday have been languishing [illegible] Both sides, however, Wednesday have found some form and introduced some fresh faces. They are still unbeaten away from home and Hirst and Bright are beginning to look like a David Platt and Ian Wright partnership. Villa had Tuesday off, too, so would have been fresh. They should be raring to go at Middlesbrough on Monday.

LAST SEASON: Aston Villa 1 Sheffield Wednesday 1.
TEN-YEAR RECORD: 1-1, 1-2, —, 2-0, 1-0, —, 0-1, 2-0, 2-2, 1-1.

How they line up

ASTON VILLA (from): M Bosnich, G Charles, A Wright, U Ehiogu, G Southgate, P McGrath, R Scimeca, I Taylor, M Draper, A Townsend, S Milosevic, T Johnson, D Yorke, N Spink, F Carr, G Farrelly.
SHEFFIELD WEDNESDAY (from): K Pressman, I Nolan, L Briscoe, D Walker, P Atherton, S Nicol, C Waddle, M Degryse, G Whittingham, D Hirst, M Bright, J Watts, G Hyde, A Sinton, D Kovacevic, D Stefanovic.

BLACKBURN v TOTTENHAM

Statistics show that the eventual champions come from the top two at the turn of the year. Spurs had two great chances to go second over Christmas, against Bolton and Southampton, and blew both. The champions are still in championship form at home and would have provided a serious test for a full-strength Tottenham. As it is, they have so many players missing that Ilie Dumitrescu, the Claude Raines of White Hart Lane, is in the squad. For Blackburn, Sherwood and Hendry are suspended.

LAST SEASON: Blackburn Rovers 2 Tottenham Hotspur 0.
TEN-YEAR RECORD: —, —, —, —, —, —, —, 0-2, 1-0, 2-0.

How they line up

BLACKBURN ROVERS (from): T Flowers, T Sherwood, S Ripley, A Shearer, C Sutton, H Berg, D Batty, M Newell, R Mimms, J Kenna, L Bohinen, N Marker, C Coleman, G Fenton.
TOTTENHAM (from): I Walker, D Howells, C Calderwood, G Mabbutt, R Fox, E Sheringham, C Armstrong, J Dozzell, C Wilson, R Rosenthal, S Campbell, S Slade, J Edinburgh, D Kerslake, C Day, I Dumitrescu.

BOLTON v COVENTRY

The sort of game usually described as a relegation six-pointer but, in this case, even a win might not help Bolton that much. Their cause is already beginning to look hopeless and Coventry's is not that much better, but at least they score goals. Bolton are a better side than their record suggests (ask Newcastle, Arsenal or Liverpool) but they are desperate for a goalscorer and a lot depends on new arrival Nathan Blake. Bergsson starts a three-match suspension. Boland replaces the suspended Richardson for Coventry.

LAST SEASON: No fixture.
TEN-YEAR RECORD: No fixtures.

How they line up

BOLTON WANDERERS (from): K Branagan, S Green, C Fairclough, G Taggart, D Phillips, A Todd, S Curcic, J McGinlay, F de Freitas, A Davison, S McAnespie, S Sellars, W Burnett, N Blake.
COVENTRY CITY (from): S Ogrizovic, R Shaw, D Busst, D Rennie, P Williams, M Hall, P Telfer, W Boland, N Whelan, A Pickering, J Salako, D Dublin, N Lamptey, J Filan.

CHELSEA v LIVERPOOL

It was typical of Chelsea that, after an excellent run, and latterly even praise for their football, they should then lose at home to Wimbledon on Boxing Day. Liverpool are likely to be much more to their taste — glamorous opponents and an attractive passing side to boot. Guilt will enjoy the occasion and, for Chelsea, Mark Hughes will respond to the challenge of those Liverpool shirts. If Chelsea win, it might even stop Glenn Hoddle moaning about being ten or 11 senior players short.

LAST SEASON: Chelsea 0 Liverpool 0.
TEN-YEAR RECORD: 0-1, 3-3, 1-1, —, 2-5, 4-2, 2-2, 0-0, 1-0, 0-0.

How they line up

CHELSEA (from): D'Kharine, S Clarke, E Johnson, A Myers, D Wise, M Hughes, M Stein, J Spencer, K Hitchcock, D Lee, E Newton, R Guilt, P Furlong, D Petrescu, M Duberry, T Phelan.
LIVERPOOL (from): D James, J McAteer, R Jones, M Wright, S Harkness, J Scales, J Barnes, S McManaman, M Thomas, R Fowler, S Collymore, N Clough, M Kennedy, S Bjornebye, D Matteo, A Warner.

EVERTON v LEEDS

An acid test for Leeds. Against Manchester United, they played more football than at almost any time under Howard Wilkinson. But was that a one-off, another side raising themselves against United before sinking back into complacency. Against Bolton, they did what they had to do. If they can perform at Goodison Park, they could be back on the trail with a vengeance. Amokachi is on African nations' cup duty and Yeboah will only be on the bench if he gets back from Cairo in time.

LAST SEASON: Everton 3 Leeds United 0.
TEN-YEAR RECORD: —, —, —, —, —, —, 2-3, 1-1, 2-0, 1-1, 3-0.

How they line up

EVERTON (from): N Southall, M Jackson, D Watson, C Short, D Unsworth, A Kanchelskis, A Limpar, J Parkinson, J Ebbrell, G Stuart, P Rideout, B Horne, J Kearton.
LEEDS UNITED (from): J Lukic, G Kelly, A Dorigo, C Palmer, D Wetherall, G McAllister, G Speed, R Jobson, T Brolin, A Yeboah, A Couzens, B Deane, R Wallace, N Worthington, M Ford, M Beeney.

MANCHESTER UTD v QPR

The talk after the win on Wednesday was all of Cantona and Keane, justifiably; the talk today is of William Prunier, the France centre half, who stands by to fill the gap left by United's four injured or ill central defenders. But perhaps the talk should be about Gary Neville, who was quietly excellent at centre half, his natural position, on Wednesday (Terry Venables, please note). Rangers have McDonald suspended and Gallen injured. With Newcastle's game off, United can cut the gap to four points.

LAST SEASON: Manchester United 2 Queens Park Rangers 0.
TEN-YEAR RECORD: 2-0, 1-0, 2-1, 0-0, 0-0, 3-1, 1-4, 0-0, 2-1, 2-0.

How they line up

MANCHESTER UNITED (from): P Schmeichel, D Irwin, G Neville, P Neville, R Keane, B McClair, L Sharpe, R Giggs, A Cole, E Cantona, N Butt, P Scholes, D Beckham, W Prunier, K Pilkington.
QUEENS PARK RANGERS (from): J Sommer, D Bardsley, T Challis, S Yates, A Impey, S Barker, I Holloway, M Hateley, T Sinclair, K Ready, R Wilkins, M Brazier, R Brevett, D Maddix, B Allen, A Roberts.

NOTTINGHAM FOREST v MIDDLESBROUGH

Middlesbrough, so solid for so long, have suddenly started leaking goals. But are Forest the team to exploit that? They won well enough on Tuesday, but they are not prolific these days and are better on the counter-attack. With both sides wanting to play anyway, it could be cagey, unless Roy gets a full game to add another alternative to Forest, or Middlesbrough's defensive problems prove more serious than just an aberration. Robson is back and that should lighten things up.

LAST SEASON: No fixture.
TEN-YEAR RECORD: —, —, —, 2-2, —, —, —, 1-0, 1-1, —.

How they line up

NOTTM FOREST (from): M Crossley, D Lyttle, D Phillips, S Pearce, C Cooper, S Chettle, S Stone, C Bart-Williams, S Gemmill, J Lee, K Campbell, J Woan, B Roy, A Hreidarsson, S Howe, A Silenzi, R Irving.
MIDDLESBROUGH (from): G Walsh, N Cox, C Whyte, S Vickers, N Pearson, C Fleming, P Stamp, J Pollock, Juninho, J Hendrie, J A Flortot, B Robson, C Morris, J Moreno, A Moore, C Liddle, A Miller.

SOUTHAMPTON v MANCHESTER CITY

The Dell was always one of the worst grounds for football in winter, so perhaps Manchester City, who [illegible] pick up [illegible] against [illegible] are likely beaten teams to do it against [illegible] this, now they can do it at home to West Ham, but they [illegible] have missed the game through injury to Saunders, according to [illegible] about the postponement.

LAST SEASON: Southampton 2 Manchester City 0.
TEN-YEAR RECORD: [illegible]

How they line up

SOUTHAMPTON (from): [illegible]

WEST HAM v NEWCASTLE

You can have premierships, all-seater stadiums, boxes, the lot; but Upton Park is still Upton Park. Understatement? That's for big clubs (except Aston Villa, of course). The postponement means Newcastle's lead could be cut to four points, but for all that, Kevin Keegan probably won't be too sorry. It means they can get back [illegible] after their fall at Old Trafford and might also [illegible] Gillespie will be fit to torment Dicks whenever the fixture is played.

LAST SEASON: West Ham United 1, Newcastle United 3.
TEN-YEAR RECORD: 8-1, 1-1, 2-1, 2-0, 0-0, 1-1, —, 0-0, 2-4, 1-3.

How they line up

WEST HAM (from): L Miklosko, T Breacker, S Potts, M Rieper, J Dicks, K Rowland, I Bishop, D Williamson, R Slater, M Hughes, J Moncur, I Dowie, A Cottee, L Sealey, J Harkes, D Hutchison, S Lazaridis.
NEWCASTLE UNITED (from): P Srnicek, W Barton, J Beresford, S Howey, D Peacock, R Lee, L Clark, D Ginola, L Ferdinand, P Beardsley, P Albert, S Watson, R Elliott.

HOW THEY STAND

		P	Pts	Goal diff	Recent form
1	Newcastle	20	45	+22	DLWWL
2	Manchester Utd	20	38	+16	DDLLW
3	Tottenham	20	35	+7	DWWDD
4	Liverpool	19	34	+18	LDWWW
5	Arsenal	20	34	+12	DDDLW
6	Middlesbrough	20	33	+5	DWLWL
7	Aston Villa	19	32	+10	LDDWL
8	Leeds	19	31	+3	LDLWW
9	Nottm Forest	19	31	+2	DDDLW
10	Blackburn	20	28	+6	WLWDW
11	Chelsea	20	28	-2	DWDWL
12	Everton	20	26	+5	DWLLW
13	West Ham	19	23	-7	WLLWL
14	Sheffield Wed	20	22	-2	WDWDL
15	Southampton	20	19	-11	DDLDD
16	Wimbledon	20	18	-14	DDLDW
17	QPR	20	18	-14	DLWWL
18	Manchester City	20	16	-20	WLDLL
19	Coventry	19	15	-16	DLWLW
20	Bolton	20	10	-20	DLLDL

WHEN TO WATCH ON TELEVISION

Today
10.55pm BBC 1 Match of the Day (highlights)

Tomorrow
12 noon Sky Sports Goals on Sunday

Monday
5.30pm Sky Sports Middlesbrough v Aston Villa
8.00pm Sky Sports Tottenham v Manchester United

*Matches subject to pitch inspection

Compiled by Peter Ball, Julian Rathbone

Winter's swipe helps put Heineken Cup encounters on centre stage at last

New ventures in Europe add spice to domestic life

BY DAVID HANDS, RUGBY CORRESPONDENT

THE Heineken Cup, the fledgling European club tournament, has received comparatively little publicity hitherto, but events have conspired to offer top billing to the semi-finals today. Winter has wiped out the competitive programmes in England and Scotland, and scalped the Welsh one, leaving the matches in Dublin and Toulouse standing proud.

It is easy to believe that, in the future, European rugby will be regarded as the norm. For the moment, Leinster v Cardiff and Toulouse v Swansea may have a curious ring, but there is little doubt that the inaugural competition has added zest to the season in Ireland, Wales and France — to the frustration of Englishmen and Scots.

Leinster are optimistic that their semi-final at Lansdowne Road this lunchtime will go ahead, though there is a mid-morning pitch inspection. The knock-on effect of the match being called off does not bear thinking about, but, on the other side of the weather map, the postponement of the London Irish game in England allows Leinster to consider Conor O'Shea as a replacement should Niall Woods's hamstring cause him to withdraw.

For the Irish provincial champions, this match is truly a notable achievement. Less than a year ago, in controversial circumstances, they swept away the outmoded seven-man selection committee and put together a management team consisting of Jim Glennon and Paul Dean, two former internationals, and Ciaran Callan, the promising Old Wesley coach.

They qualified for Europe only through the absence of English and Scottish competitors, and their initial aim for the season was domestic honours, which they have now stowed; but Glennon admitted that the new tournament had provided an added dimension.

"There has been a spin-off for everyone at provincial level, whether through competition or trying to qualify for next season's Heineken Cup," he said. "Last week, we had over 5,000 people to watch the game with Munster; there is a huge buzz among players and spectators. To have Cardiff at home is something like a visit by Manchester United would be in football. It has opened up expectations that simply weren't there before. Our visit to Milan took us to a different rugby country and culture."

Michael Lynagh, of Australia, the world's highest international points scorer, is the latest target of Saracens, the Courage Clubs Championship first division club. Lynagh, who has been playing for Treviso, the Italian champion, is being lined up for next season.

The tournament has also illuminated new talent for Ireland, notably in the form of Kurt McQuilkin, the New Zealand-born centre who has now served his residential qualification. It will be no surprise if McQuilkin is selected for the national side against the United States next weekend, even if the meeting with Cardiff today were to end in a first defeat of the season for Leinster.

"There are four teams left and we have as good a chance as any, even if we are regarded as the underdogs," Glennon said. Even if a place in the final in Cardiff on January 7 passes them by, Leinster are already planning ahead. They meet New South Wales in Dublin on February 2 and expect to tour South Africa during the summer.

Ranged against them today will be a team including 14 internationals, of whom many in Wales would like to see Mike Rayer reclaim a place in the national side. His influence, at full back, has been paramount in the return to traditional glories of Cardiff, his individual return from a broken leg a source of encouragement.

Swansea have been forced to convert Roddy Boobyer, normally a centre, to full back for their visit to the *Sept-Deniers* stadium in Toulouse for the other semi-final. Anthony Clement is likely to miss the rest of the season and Alan Flowers is also injured, so Boobyer switches.

Toulouse, the French champions for the past two seasons, have their own problems and will not confirm a XV until the fitness of Christian Califano and Philippe Carbonneau, two internationals, and Sylvain Dispagne, the back-row forward, has been assessed. Even so, as leaders of pool one of their domestic championship and fresh from a 25-15 away victory over Bayonne, they must be favoured to reach the final.

DUBLIN TEAMS

LEINSTER: C Clarke; P Gavin, V Cunningham, K McQuilkin, N Woods; A McGowan, A Rolland; H Hurley, S Byrne, P Wallace, C Pim, S Jameson, N Francis, S Rooney, V Costello.

CARDIFF: M Rayer; S Hill, M Hall, M Ring, S Ford; A Davies, A Moore; A Lewis, J Humphreys, L Mustoe, E Lewis, J Wakeford, D Jones, O Williams, H Taylor.

Referee: B Campsall (England)

TOULOUSE TEAMS

TOULOUSE: To be confirmed.

SWANSEA: R Boobyer; A Harris, D Weatherley, M Taylor, Simon Davies; A Williams, R Jones; C Loader, G Jenkins, K Colclough, A Reynolds, S Moore, A Moore, R Appleyard, Stuart Davies.

Referee: J Fleming (Scotland)



Rayer has been inspirational for Cardiff after recovering from a broken leg

Wakeham's election is unopposed

BY RICHARD EVANS, RACING JOURNALIST OF THE YEAR

THE worst kept secret of 1995 was confirmed yesterday with the official announcement that Lord Wakeham is to succeed Lord Hartington as chairman of the British Horseracing Board (BHB) next June.

The former Cabinet minister, who joined racing's ruling body only six months ago, was elected unopposed by his 11 board colleagues for a four-year term of office that will have a vital bearing on the sport's future. The position carries a salary of £20,000 a year.

While Hartington will go down in turf history as a man of vision who reshaped the way that racing is governed, Wakeham faces the awesome task of continuing the progressive path set by his predecessor.

Wakeham, 63, is, by instinct, a pragmatist. He believes in conciliation rather than confrontation, and appeals to people's better nature in order to solve problems. His silky skills, which were seen to good effect as Mrs Thatcher's Chief Whip in the Commons and Leader of the House of Lords, will be tested by racing's disparate and, at times, blinkered factions.

"I don't come to this job saying I am determined to do this or that," he said yesterday. "My skills are as a leader and chairman, along with the ability to analyse problems and come to an acceptable solution for everybody. 'Stoker' Hartington was such a big figure as chairman, it is important that the organisation survives and prospers, and at the end of my four years we should be able to say that the chairmanship of the BHB — the top job in racing — should be available to anyone sufficiently qualified."

Those sentiments reflect Wakeham's wish to see all racing's various groups working in closer harmony, understanding each other's different and sometimes conflicting priorities, and building trust. "We have to say we are a mature organisation which can have vigorous discussion but, at the end of the day, come to a view which is a consensus as to the best way forward," he said.

Looking to the immediate issues confronting racing, he added: "The 1 per cent reduction in betting duty, while very welcome, is not going to put racing's finances right. There is more to be done on the betting duty and taxation side, but we also need to work on other issues such as sponsorship, and marketing that side of it."

The trainers and breeders have been campaigning for their own seats on the BHB, rather than being represented by three directors chosen by the industry committee, whose large membership includes stable lads, jockeys, vets, bloodstock agents and transporters, amateur riders and point-to-point interests. Wakeham is anxious that their views get across, but, like Hartington, does not favour rewriting the BHB constitution in the immediate future.

Hartington believes that the moment to assess the claims of trainers, breeders and others will be when the constitution *has* to be changed to take account of controlling the Tote — which could be in two or three years' time.

However, the outgoing chairman believes that an important challenge facing a Wakeham-run BHB is to get closer to its constituents within racing. "I think we have not perhaps taken enough trouble to get to know members of the Racehorse Owners' Council, National Trainers' Federation and other bodies," he said. "We should know all these people and they should know all of us.



Wakeham: pragmatist

"If there is something which they don't think we are doing right — and we may not be doing it right — it is important that they know what the pressures are. It is not good enough for us to say that they must be more imaginative. We have to get to know them and their real worries."

However, with the BHB's honeymoon a distant memory, Hartington hopes that people will pause for thought before criticising in public. "It is no good having knee-jerk reactions," he said. "For example, just because an important day's racing is missed, there is no point saying we must change the whole way we do things. There seems to be a bit too much kneejerkism out there."

Big freeze promises reprieve for Regal Trophy



Lindsay: negotiating

BY CHRISTOPHER IRVINE

AS WITH reports of Mark Twain's demise, those about the end of the Regal Trophy are premature. The hole in the *Grandstand* schedule today, caused by the postponement of the St Helens v Warrington semi-final, will further concentrate minds of the BBC and Rugby Football League (RFL) around the negotiating table.

The best interests of both parties might be best served by retaining a competition that, not long ago, seemed likely to be the first casualty of rugby league's switch to summer. With more live slots suddenly opening up than the BBC knows what to do with, and the clubs awakening to the financial truth that 11 home Super League fixtures are nowhere near enough, compromise is back on the agenda.

A pre-season tournament, from 1997, would help with club treasurers' coffers and television planners' schedules in the leaner months of January and February. It is a time usually taken up by early rounds of the Challenge Cup, except that a shift of the sport's most cherished and high profile competition to mid-summer, after next year, is emerging as a preferred option.

According to Maurice Lindsay, the RFL chief executive, who is conducting television contract re-negotiations with the BBC for both knockout competitions, the Challenge Cup is sacrosanct. Not so sacrosanct that the traditional springtime Wembley final cannot be moved. In the summer format, it would, at least, be a centrepiece.

In a mid-winter made bleaker still by a fixture backlog that, if the New Year's Day programme falls victim to the weather, could drag an interminable transition championship season into February, the sport can console itself with the thought that it is the last. Summer has its critics, but they are thin on the ground in ice and snow. Rescheduling of the semi-final at Knowsley Road to next Thursday means that St Helens and Warrington must both fulfil three fixtures in six days. Their league meeting has been put back from next Friday to Sunday.

"It's a very difficult situation with the league season due to end on January 21," Brian Johnson, the Warrington coach, said. "There wouldn't be much of a problem if we lose the Regal semi-final to St Helens, but it's a real headache if we win."

Bradford's game at Sheffield next weekend has been brought forward to next Friday as part of a reshuffle, in which Bradford and Halifax have, with Huddersfield's help, made sure that postponed Boxing Day derby goes ahead on Monday on the heated soil of the McAlpine Stadium.

☐ Workington have signed Ian Devlin, 22, the Great Britain amateur second-row forward, from the Walney Central club.

COMPREHENSIVE GUIDE TO TODAY'S FIXTURES

FOOTBALL

Kick-off 3.0 unless stated
** denotes all-ticket match*
Pools coupon numbers in brackets

FA Carling Premiership

(1) Arsenal v Wimbledon
(2) Aston Villa v Sheffield Wed P
(3) Blackburn v Tottenham
(4) Bolton v Coventry
(5) Chelsea v Liverpool
(6) Everton v Leeds
(7) Manchester Utd v QPR
(8) Notts Forest v Middlesbrough
(9) Southampton v Manchester City P
(10) West Ham v Newcastle P

	P	W	D	L	F	A	Pts
Newcastle	20	14	3	3	40	18	45
Man Utd	20	11	5	4	38	22	38
Tottenham	20	9	8	3	26	19	35
Liverpool	19	10	4	5	34	16	34
Arsenal	20	9	7	4	27	15	34
Middlesbrough	20	9	6	5	23	18	33
Aston Villa	19	9	5	5	25	15	32
Leeds	19	9	4	6	28	25	31
Notts Forest	19	7	10	2	29	27	31
Blackburn	20	8	4	8	31	25	28
Chelsea	20	7	7	6	19	21	28
Everton	20	7	5	8	27	22	26
West Ham	19	6	5	8	21	28	23
Sheff Wed	20	5	7	8	26	30	22
Southampton	20	4	7	9	19	30	19
Wimbledon	20	4	6	10	26	40	18
QPR	20	5	3	12	15	29	18
Man City	20	4	4	12	10	30	16
Coventry	19	3	6	10	25	41	15
Bolton	20	2	4	14	18	38	10

BEAZER HOMES LEAGUE: Premier division: Atherstone v Merthyr; Baldock v Worcester; Chelmsford v Salisbury; Cheltenham v Stafford; Crawley v Cambridge City; Dorchester v Gravesend and Northfleet; Grantham v Gloucester; Halesowen v Rushden and Diamonds; Ilkeston v Burton; Newport AFC v Hastings; Sudbury Tn v VS Rugby. Midland division: Bedworth v Bridgnorth; Bury Town v Dudley Town; Corby v Sutton Coldfield; Evesham v King's Lynn; Hinckley Town v Solihull; Moor Green v Grantham; Paget R v Leicester United; RC Warwick v Redditch; Rothwell v Nuneaton; Stourbridge v Bilston; Tamworth v Buckingham Town. Southern division: Ashford v Weymouth; Braintree v Bashley; Cinderford v Fareham; Fisher 93 v Stithgbourne; Fleet T v Erith and Belvedere; Havant v Clevedon, Margate v Witney; Newport IoW v Trowbridge, Poole v Forest Green; Weston-super-Mare v Waterlooville; Yate v Tonbridge Angels

FA CARLSBERG VASE: Third round, second replay: Furness v Reunds T.

Endsleigh Insurance League
First division

(11) Barnsley v West Bromwich
(12) Charlton v Southend
(13) Crystal Palace v Grimsby P
(14) * Huddersfield v Stoke P
(15) Leicester v Oldham P
(16) Norwich v Reading
(17) Port Vale v Luton P
(18) Sheffield Utd v Millwall
(19) Sunderland v Birmingham
(20) Tranmere v Ipswich P
(21) Watford v Derby P
(22) Wolverhampton v Portsmouth

	P	W	D	L	F	A	Pts
Derby	24	12	7	7	28	26	37
Huddersfield	24	10	6	8	34	30	36
Grimsby	23	9	9	5	29	26	36
Stoke	24	9	8	7	25	31	35
Millwall	24	9	8	7	25	29	35
Norwich	24	9	7	8	34	28	34
Tranmere	22	9	6	7	34	25	33
Barnsley	24	8	8	8	33	41	32
Oldham	24	7	10	7	34	28	31
Ipswich	23	7	9	7	39	35	30
Crystal Palace	22	7	8	7	27	29	29
Portsmouth	24	7	7	10	36	38	28
Port Vale	24	6	8	10	29	33	26
West Bromwich	24	7	5	14	28	41	24
Reading	22	5	9	8	27	30	24
Watford	23	5	9	9	27	30	24
Wolverhampton	23	5	8	10	28	34	23
Sheff Utd	24	5	6	13	31	43	21
Luton	23	4	7	12	19	36	19

ICIS LEAGUE: Premier division: Aylesbury v St Albans; Boreham Wood v Chertsey; Bromley v Walton and Hersham; Carshalton v Dulwich; Grays v Enfield; Harrow v Hendon; Hitchin v Hayes; Kingstonian v Bishop's Stortford; Molesey v Sutton United; Yeading v Worthing; Yeovil v Purfleet. First division: Barking v Chesham; Basingstoke v Billericay; Heybridge Swifts v Barton Rovers; Maidenhead United v Thame; Marlow v Aldershot Town; Oxford City v Staines; Tooting and Mitcham v Whyteleafe; Uxbridge v Rutslip Manor, Wembley v Bognor Regis; Wokingham v Leyton Pennant. Second division: Bedford T v Witham; Bracknell v Leatherhead; Chalfont St Peter v Ware; Cheshunt v Hungerford; Collier Row v H Hempstead; Dorking v Edgware; Hampton v Banstead; Saffron Walden v Metropolitan Police, Wivenhoe v Canvey Island. Third division: Aveley v Leighton; Cove v Southall; East Thurrock v Hornchurch; Epsom and Ewell v Windsor and Eton; Flackwell Heath v Northwood; Hertford v Lewes; Horsham v Kingsbury; Tring v Clapton; Wealdstone v Camberley; Wingate and Finchley v Harlow.
BORD GAIS LEAGUE OF IRELAND: Premier division: Cork v Sligo (7.0); Galway v Drogheda (7.0).

Second division

(23) Blackpool v Swansea P
(24) Brentford v Wycombe P
(25) Bristol City v Bristol Rovers
(26) Chesterfield v Walsall P
(27) Crewe v Peterborough P
(28) Hull v Brighton P
(29) Oxford Utd v Notts County P
(30) Rotherham v Bradford P
(31) Shrewsbury v Carlisle P
(32) Stockport v Wrexham P
(33) Swindon v Burnley P
(34) York v Bournemouth P

	P	W	D	L	F	A	Pts
Crewe	22	13	5	4	42	23	44
Swindon	22	12	8	2	36	15	44
Notts County	21	11	6	4	33	18	39
Chesterfield	22	10	6	6	34	24	36
Blackpool	21	10	6	5	32	23	36
Burnley	22	9	8	5	35	27	35
Wrexham	22	8	10	4	34	25	34
Bradford	22	10	4	8	32	33	34
Wycombe	22	8	10	4	30	22	34
Shrewsbury	22	10	3	9	31	29	33
Stockport	22	8	8	6	27	21	32
Oxford Utd	22	8	7	7	29	23	31
Bournemouth	22	9	4	9	24	28	31
Walsall	22	7	8	7	24	18	29
Bristol Rovers	22	7	6	9	23	32	27
Peterborough	22	8	3	11	28	37	27
Bristol City	22	6	8	8	21	28	26
Carlisle	22	5	7	10	27	35	22
York	21	6	3	12	23	35	21
Rotherham	22	5	6	11	23	36	21
Brentford	22	5	6	11	18	29	21
Swansea	22	4	8	10	22	36	20
Brighton	22	5	3	14	18	36	18
Hull	21	2	8	11	16	34	14

Third division

(35) Barnet v Torquay P
(36) Cambridge Utd v Fulham P
(37) Cardiff v Wigan P
(38) Colchester v Scarborough P
(39) Darlington v Preston P
(40) Exeter v Chester
(41) Gillingham v Mansfield
(42) Hartlepool v Hereford P
(43) Lincoln v Leyton Orient
(44) Northampton v Plymouth P
(45) Rochdale v Bury P
(46) Scunthorpe v Doncaster P

	P	W	D	L	F	A	Pts
Gillingham	21	11	7	3	26	7	40
Chester	21	11	6	4	38	23	39
Preston	21	9	11	1	43	20	38
Plymouth	22	10	6	6	35	23	36
Colchester	22	8	9	5	31	25	33
Darlington	21	9	6	4	28	19	33
Cambridge Utd	22	9	5	8	35	35	32
Rochdale	21	9	5	7	33	24	32
Doncaster	21	9	5	7	25	27	32
Bury	21	8	8	5	24	25	32
Wigan	22	7	8	7	28	28	29
Exeter	22	6	10	6	23	25	28
Leyton Orient	22	7	6	9	24	32	27
Barnet	22	5	11	6	22	25	26
Hereford	22	5	10	7	27	27	25
Northampton	22	6	7	9	24	24	25
Cardiff	22	6	7	9	23	24	25
Mansfield	22	4	11	7	30	41	23
Scunthorpe	21	5	8	8	28	28	23
Fulham	22	4	11	7	28	32	23
Scarborough	21	5	8	8	24	31	23
Lincoln	22	5	7	10	23	36	22
Hartlepool	21	5	7	9	30	32	22
Torquay	22	2	8	12	18	42	14

COMBINED COUNTIES LEAGUE: Premier division: Ash v Ashford; Bedfont v Westfield; Chobham v Hanley Wintney; Cobham v Walton Casuals; Cranleigh v Reading; Eton Wick v Merstham; Godalming and Guildford v Sandhurst; Horley v Feltham; Netheam v Raynes Park Vale; Peppard v Farnham; Viking Sports v DCA Basingstoke.

Vauxhall Conference

(—) Bath v Macclesfield P
(—) Dagenham and Red v Bromsgrove P
(—) Farnborough v Altrincham P
(—) Gateshead v Southport P
(—) Kettering v Northwich P
(—) Kidderminster v Halifax P
(—) Runcorn v Morecambe P
(—) Slough v Stalybridge P
(—) Stevenage v Dover P
(—) Telford v Woking P
(—) Welling v Hednesford P

Bell's Scottish League
Premier division

(47) Falkirk v Motherwell P
(48) Hearts v Celtic P
(49) Kilmarnock v Aberdeen P
(50) Raith v Partick P
(51) Rangers v Hibernian

First division

(52) Dumbarton v Dundee P
(53) Dundee Utd v Airdrie P
(54) Greenock Morton v Dunfermline P
(55) Hamilton v St Mirren P
(56) St Johnstone v Clydebank P

Second division

(57) Berwick v Ayr P
(58) Clyde v Queen of South P
(—) East Fife v Stirling P
(—) Montrose v Stranraer P
(—) Stenhousemuir v Forfar P

Third division

(—) Alloa v Cowdenbeath P
(—) Arbroath v Albion P
(—) Livingston v Caledonian Thistle P
(—) Queen's Park v Ross County (2.0)

ENDSLEIGH MIDLAND COMBINATION: Premier division: Alvechurch Villa v West Midland Fire Service; Chelmsley v Wellesbourne; Coleshill v Bloxwich; Hinckshan Tamboro v Highgate, King's Heath v Northfield; Mex KA v Massey Ferguson; Otton Royale v Coventry Sphinx; Southam v Ansells; Studley BKL v Shirley; Upton v Knowle

JEWSON WESSEX LEAGUE: First division: Lymington v Gosport; BAT v Swanage and Herston, Christchurch v Brockenhurst; Cowes Sports v Bemerton Heath; East Cowes v Downton; Eastleigh v Thatcham; Petersfield v Aerostructures; Portsmouth v Totton; Ryde Sports v Bournemouth; Whitchurch v Wimborne.

UNIBOND LEAGUE: Premier division: Chorley v Matlock. Postponed: Bamber Bridge v Witton; Barrow v Bishop Auckland; Blyth Spartans v Hyde; Buxton v Accrington Stanley; Colwyn Bay v Droylsden; Frickley v Guiseley; Gainsborough v Emley; Knowsley v Marine; Leek v Boston; Winsford v Spennymoor. First division: Alsreton v Bradford Pk Ave, Ashton United v Great Harwood; Farsley Celtic v Lincoln United; Fleetwood v Gretna; Radcliffe v Curzon Ashton; Worksop v Eastwood Town. Postponed: Congleton v Harrogate Town, Leigh v Atherton LR; Netherfield v Whitley Bay; Warrington v Lancaster.

LEAGUE OF WALES: Aberystwyth v Bangor (2.30); Barry v Caersws (2.30); Cemaes Bay v Flint Town; Conwy v Porthmadog; Ebbw Vale v Afan Lido; Holyweil v Inter Cardiff; Ton Pentre v Llansantffraid. Postponed: Caernarfon v Briton Ferry; Llanelli v Connah's Quay; Newtown v Cwmbran

LONDON SPARTAN LEAGUE: Premier division: Brook House v Hillingdon; St Margaretsbury v Cockfosters; Tufnell Park v Barkingside; Waltham Abbey v Enmsdown

ESSEX SENIOR LEAGUE: Premier division: Basildon U v Concord; Great Wakering v Hullbridge Sports; Sawbridgeworth v Burnham Ramblers; Southend Manor v Brentwood

MINERVA SOUTH MIDLANDS LEAGUE: Premier division: Royston v Arlesey Town; London Colney v Biggleswade, Letchworth v Hoddesdon; Milton Keynes v Welwyn Garden, Dunstable v Shillington; Brache Sparta v Hallfield; Potters Bar v Harpenden, Buckingham Athletic v Toddington

GREAT MILLS LEAGUE: Premier division: Bacowell v Tiverton; Barnstaple v Mangotsfield; Bideford v Frome; Bridport v Chippenham; Bristol Manor Farm v Odd Down; Crediton v Torrington; Taunton v Brislington.

UNIJET SUSSEX COUNTY LEAGUE: First division: Arundel v Burgess Hill; Crowborough v Hailsham, Eastbourne Town v Shoreham; Hassocks v Oakwood; Portfield v Mile Oak; Ringmer v Horsham YMCA, Southwick v Pegham; Stamco v Peacehaven and Telscombe; Three Bridges v Langney Sports; Whitehawk v Wick.

INTERLINK EXPRESS MIDLAND ALLIANCE: Barwell v Boldmere St M, Halesowen H v Hinckley Athletic; Penshore T v Blakenhall, Rocester v Stretford T; Rushall O v Shifnal T; W Mid Police v Shepshed D; Willenhall v Kympersley V

WINSTONLEAD KENT LEAGUE: First division: Canterbury v Cray; Dartford v Crockenhill; Deal v Hythe; Faversham v Folkestone Invicta; Ramsgate v Sheppey; Slade Green v Herne Bay; Thamesmead v Sittingbourne; Tunbridge Wells v Greenwich; Whitstable v Chatham.

HELLENIC LEAGUE: First division: Almondsbury v Fairford; Banbury v Brackley; Bicester v Highworth; Burnham v Abingdon United; Carterton v North Leigh; Cirencester v Shortwood; Kintbury v Didcot; Swindon Supermarine v Endsleigh, Tuffley v Lambourn Sports.

HEREWARD SPORTS UNITED COUNTIES LEAGUE: Premier division: Boston v Stotfold, Desborough v Bourne; Eynesbury v Raunds, Kempston v Stamford; Long Buckby v S and L Corby; Mirrlees Blackstone v Newport Pagnell; Northampton Spencer v Spalding; Potton v Cogenhoe; Wellingborough v St Neots; Wootton v Holbeach

BANKS'S BREWERY LEAGUE: Premier division: Blowich S v Wednesfield; Brierley Hill T v Ludlow T; Ettingshall Ht v Walsall Wood, Gornal A v Stourport S; Lichfield C v Hill Top R; Lye Town v Wolverhampton C; Stafford T v Cradley Town; Tividale v Malvern T; Westfields v Dartaston.

NORTHERN COUNTIES EAST LEAGUE: Premier division: Dareby v Stocksbridge PS, Glasshoughton Welfare v Goole; Hatfield Main v Pickering, Hucknall v Hallam; Liversedge v Ossett Albion; Maltby MW v Armthorpe Welfare, North Ferriby v Brigg; Ossett Town v Belper Town; Sheffield v Arnold, Thackley v Ashfield

NORTH WEST COUNTIES LEAGUE: First division: Blackpool Rovers v Penrith; Bootle v Chadderton; Burscough v Clitheroe; Holker Old Boys v St Helens; Kidsgrove v Mossley; Mane Road v Glossop North End; Nantwich v Flixton; Newcastle Town v Eastwood H; Skelmersdale v Darwen; Trafford v Salford.

FEDERATION BREWERY NORTHERN LEAGUE: First division: Billingham v Chester-le-Street, Durham v West Auckland, Eppleton CW v Stockton; Ferryhill v Peterlee; Murton v Shildon; RTM Newcastle v Dunston Federation; Seaham Red Star v Guisborough; Tow Law v Bedlington Terriers; Whickham v Crook; Whitby v Consett.

OLD BOYS LEAGUE: Premier division: Old Mendonians v Clapham; Old Isleworthians v Old Hamptonians; Old Ignatians v Old Danes; Latymer Old Boys v Cardinal Manning OB. Senior first division: Old Suttonians v Chertsey; Old Tennisonians Res v Old Kingsburians; Old Vaughanians v Old Tiffinians; Old Wilsonians v Shene; Phoenix v Old Manorians.

SOUTHERN AMATEUR LEAGUE: First division: Crouch End Vampires v East Barnet OG; Winchmore Hill v South Bank. Second division: Alexandra Park v Old Parkonians; Midland Bank v Old Slaboners. Third division: Southgate Olympic v Broomfield.

ICE HOCKEY

BRITISH LEAGUE: Premier division: Fife v Humberside (7.15); Milton Keynes v Durham (6.30); Nottingham v Slough (6.30); Sheffield v Basingstoke (7.0). First division: Billingham v Chelmsford (6.30); Dumfries v Blackburn (7.30), Manchester v Murrayfield (7.0); Paisley v Solihull (7.0); Swindon v Guildford (5.30), Telford v Peterborough (7.30).

BASKETBALL

BUDWEISER LEAGUE: Derby v Worthing (8.0), Doncaster v Sheffield (7.0); Hemel Hempstead v Newcastle (7.30)

RUGBY UNION

Kick-off 2.30 unless stated

Heineken Cup
Semi-finals

Leinster v Cardiff
(at Lansdowne Road, 1.30)
Toulouse v Swansea
(at Les Sept-Deniers, 2.0)

Courage Clubs Championship
First division

Gloucester v Bath P
Leicester v Sale P
Orrell v Saracens P
Wasps v Harlequins P
West Hartlepool v Bristol P

Second division

London Irish v London Scottish P
Moseley v Northampton P
Nottingham v Newcastle P
Wakefield v Blackheath P
Waterloo v Bedford (2.15)

Swalec Cup
Fourth round

Talywain v Dunvant

Heineken League
First division

Bridgend v Newport P
Llanelli v Ebbw Vale
Neath v Aberavon
Pontypridd v Newbridge P
Treorchy v Abertillery P

Second division

Abercynon v Llanharan
Bonymaen v Caerphilly P
Cross Keys v Maesteg P
Dunvant v Llandovery P
Pontypool v South Wales Police P
Ystradgynlais v Tenby Utd P

Club matches

Askeans v Sutton and Epsom C
Berry Hill v Worcester
Broughton Park v Morley C
Camberley v Havant (2.15)
Clifton v Weston-super-Mare C
Coventry v Warwickshire C
Fylde v Wharfedale C
Harrogate v Bradford and Bingley (2.15)
Henley v Reading
High Wycombe v Rutslip C
Kendal v Keighley (2.15)
Leeds v Middlesbrough (2.15) C
Liverpool St Helens v Winnington Park
London Welsh v Richmond C
Lydney v Nuneaton
Otley v Sandal (2.15)
Redruth v St Ives
Rosslyn Park v Exeter C
Rotherham v Huddersfield C
Rugby v Birmingham Solihull (3.0) C
Walsall v Stourbridge

OTHER SPORT

ATHLETICS: International cross country meeting (Durham).
BADMINTON: Friends Provident Grand Slam (Portsmouth)
DARTS: WDC championship (Circus Tavern, Purfleet).
LACROSSE: Shepherds Friendly Society League: Premier division: Old Waconians v Cheadle; Stockport v Boardman and Eccles; Poynton v Heaton Mersey; Hulmeians v Cheadle Hulme, Timperley v Mellor
SNOOKER: Dr Martens European League (Diamond Centre, Irthlingborough).

HOCKEY

JUNIOR COUNTY CHAMPIONSHIP: East (Dereham, 10.0) Under-15 and under-17 divisional tournament (Bristol). Club matches: Bedeyheath v Polygons; Bluehearts v Peterborough, Boyne Hill v Wokingham; Colchester v Norwich City, Dereham v Pelicans (3.30); Enfield v Broxbourne; Firebrands II v Westbury; Havering v Upminster; Newport v Chepstow; Oxford Hawks v City of Oxford; WGC v Bedford (1.0); Wescliff v Southend (2.15); Woking v Ashford (Middx). Women's under-21 territorial tournament (Aurora SC, Rotherham, 10.0). South v West; Midlands v East (12.0), North v South (2.0). Women's under-18 and under-16 territorial tournaments (Concord SC, Sheffield, 10.0) Women's club matches: Cheshunt v Crosfyx, Deeside v Colwyn Bay; Epsom v Teddington, Havant v Wimborne (1.30); Hounslow v Richmond (2.30); Letchworth v Broxbourne (noon); Norwich City v Harleston M (1.0); Staines v Ashford (Mx) (11.30)

RUGBY LEAGUE

Regal Trophy
Semi-final

St Helens v Warrington P

NATIONAL CONFERENCE LEAGUE: Premier division: Dudley Hill v Mayfield (2.0). Postponed: Heworth v Leigh Miners Welfare; Lock Lane v Hemel Hempstead; West Hull v Wigan St Patricks; Woolston v Millom.

TOMORROW

RUGBY UNION

Tennents inter-district championship
Glasgow District v Edinburgh District (at Murrayfield, 2.0)

RUGBY LEAGUE

Stones Championship
First division

Dewsbury v Huddersfield (1.0)
Wakefield v Batley (2.30)
Whitehaven v Widnes (3.0)

Second division

Barrow v Chorley (2.30)
Bramley v Hull KR (1.0)
Doncaster v Hunslet (1.30)
Leigh v Carlisle (3.0)
York v Swinton (1.0)

FOOTBALL

BORD GAIS LEAGUE OF IRELAND: Premier division (3.15): Bohemians v Athlone; University College, Dublin v St Patrick's Athletic.

ICE HOCKEY

BRITISH LEAGUE: Premier division: Humberside v Milton Keynes (3.0); Slough v Basingstoke (6.30). First division: Blackburn v Billingham (3.0), Bracknell v Swindon (5.15); Guildford v Telford (5.15); Medway v Chelmsford (5.15); Murrayfield v Solihull (6.0); Paisley v Dumfries (5.0), Peterborough v Manchester (2.0).

OTHER SPORT

DARTS: WDC championship (Circus Tavern, Purfleet).

MATCHES PLAYED 25TH DECEMBER '95
LITTLEWOODS POOLS SPONSOR
JANICE McALLISTER & FRIENDS FROM LARNE, N. IRELAND CELEBRATE A CHRISTMAS JACKPOT WIN OF £1,454,804
TREBLE CHANCE.
24 Pts £1,453,672.80
23 Pts £1,213.10
22 Pts £66.60
21 Pts £10.30
20 Pts £2.40
Expenses and Contribution 9th December 1995 - 46.3%. All dividends subject to rounding.
EVERY WEEK ALL COUPONS ARE CHECKED AND ANY WINNINGS ARE PAID AUTOMATICALLY
FOR COUPONS PHONEFREE 0800 500 000 - 24HR.

THE TIMES SPORTS SERVICE
RACING
Commentary
Call 0891 500 123
Results
Call 0891 100 123
CRICKET
Reports and scores from the fourth Test in Port Elizabeth
Call 0891 881 461
FOOTBALL
Reports and scores from the FA Carling Premiership
Call 0839 555 562
Reports and scores from the Endsleigh Insurance League
Call 0839 555 512
Calls cost 39p per min cheap rate, 49p per min at all other times

هدية من الأصل

Muddle expands empire built on sand

Julian Muscat meets a racecourse owner relishing his struggle to overcome the odds



JOHN POTTER/NEWS TEAM

Muddle takes a short respite to survey the wintry scene after preparing the ground for two meetings today at Wolverhampton

The prevailing scenery may have done wonders for makers of next year's Christmas cards but nine days of freezing conditions represent an eternity for Britain's army of punters. If they have suffered withdrawal symptoms, the big fix is at hand today when Wolverhampton attempts to soothe the pain with a double-header on sand. After the Arctic nightmare follows the mirage of a desert oasis.

They have been bending over backwards in the Black Country to defy the elements. Even with jumping's stalwarts wrapped up in their boxes, betting shop regulars will have raised a glass to Richard Muddle last night.

Only a savagely cold night can now scupper racing's traditional place as a key constituent of the sporting festive season.

"It has been a huge effort all round," said Muddle, managing director and part-owner, along with his father, Ron, of Wolverhampton and Southwell racecourses. "The artificial track froze over as we prepared for our turf fixture on Boxing Day. We have been working through the night, freeing up the surface and constantly harrowing to stop it from freezing over again. It gets a bit hectic but it's all part of what we do here. I enjoy the challenge."

No complaints, no dramas, no fuss. But then, Muddle, 40, clearly thrives on working against the odds. Not for him the seductive claims of a short-priced favourite. It has been thus ever since he stepped from the saddle, after some 130 winners, to join his father in the business of all-weather racing.

It was an open joke among the uninitiated that all-weather racing amounted to little more than a collection of clapped-out horses racing round in circles on dirt — the latter being the operative word. No doubt about it: all-weather racing was for racing's poor people — if indeed such a category exists. But the outcry echoed loudest from among the elite. It was almost as if all-weather racing represented a peasant rebellion, with the humble classes rising up, daring to have their opportunity.

Even in 1988, after the Muddles had bought and sold Lingfield Park for a £6.25 million profit, the taunting did not stop. Critics even juxtaposed the family name to represent the all-weather philosophy. Yet there is no hint of bitterness in Muddle's voice when he recalls: "Of course, it was a big commitment with the racing industry being so conservative. In those days, it was a big deal just to change the name of a race."

The show has emphatically moved on. So much so that, earlier this month, Wolverhampton staged its first listed race within two years of opening the facility.

The Bass Wulfrun Stakes was heavily over-subscribed. And the winner, Prince Of Andros, was among three previous group scorers in the line-up. The facts paid a glowing tribute, both to the success and the progress of all-weather racing. Most listed races on turf these days would not attract as talented a field of runners.

Credibility across the breadth of the racing community is what Muddle seeks but his immediate priorities rest elsewhere. He is no part-time racecourse operator in the way of so many in Britain, with their more pressing commitments to professional life.

"We run Wolverhampton and Southwell strictly along business lines," Muddle said. "We wouldn't be staging this extra afternoon fixture if we didn't think we could turn a profit. This is our livelihood. If our racing operation wasn't successful, I'd have to go and get another job, probably doing something I don't enjoy."

Advance bookings decree that the evening fixture — with its giant, glass-fronted restaurants for warmth and easy viewing — will be a financial success. It has attracted many who turned out at the corresponding fixture 12 months ago on New Year's Eve. The appeal to racegoers is enormous; the racecourse hotel, also fully booked, can be entered through the back of the grandstand.

Litle details like these lend weight to the Muddles's creed that the paying customer is king. Their fervent hope is that every occasional racegoer will be tempted back. Off-course bookmakers will be grateful for the afternoon fare at Wolverhampton today, but that is merely a by-product for the racetrack's owners, who believe in providing entertainment at a time when people are free to attend.

Ironically, Muddle may be too busy himself to watch the action today, when the family-owned racehorses take to the track.

BHB acts to save holiday fixture

THE British Horseracing Board has agreed to postpone Monday's Cheltenham card by 24 hours if the fixture falls victim to the freezing weather. Arctic conditions have prevented any racing taking place on turf this week, resulting in a huge loss of betting turnover. But, with temperatures forecast to rise this weekend, the BHB has sanctioned an unprecedented meeting switch in case the thaw arrives too late to enable racing to take place on Monday.

As a result, it announced yesterday that the New Year's Day card would be transferred in its entirety to Tuesday in the event of abandonment. The Cheltenham card has been expanded to eight races to accommodate new contests framed to attract horses that missed out because of the loss of the Christmas Hurdle and Castleford Chase this week.

Prospects for the rest of Monday's racing are slim, apart from at Southwell's all-weather track. At Leicester, Nick Lees, the clerk of the course, reports conditions as being "not encouraging", while there will be inspections at Exeter and Market Rasen tomorrow. Windsor and Uttoxeter are also frozen.

Turf racing draws a blank for the fifth day in succession today after all four meetings were wiped out by the weather. Folkestone was the last to be abandoned yesterday.

WOLVERHAMPTON

THUNDERER
12.55 North Esk. 1.25 Rainbow Walk. 1.55 Seeking Destiny. 2.25 It's So Easy. 2.55 Star Talent. 3.25 CHILDREN'S CHOICE (nap). 3.55 Frontier Flight. 4.25 Jon's Choice.

The Times Private Handicapper's top rating: 3.55 SWEET SUPPOSIN.

Our Newmarket Correspondent: 3.55 Sweet Supposin.

GOING: STANDARD DRAW: NO ADVANTAGE SIS

12.55 SNOWSTORM HANDICAP
(Div I: £2,713: 1m 1f 79yd) (11 runners)

101 (2) 056002 BEAUMAN 21J (S) (M Lawrence) P Evans 5-10-0 ... S Sanders 94
102 (9) 401321 BENJAMINS LAW 21 (D,G) (D Lowe) J Pickering 4-10-0 ... J Quinn 96
103 (1) 10440/0 DUVEEN 15 (F,G,S) (Fat Boys Racing) J White 5-9-12 ... P P Murphy (5) 91
104 (10) 6-32005 THATCHER'S ERA 82 (P Jones) T Barron 3-9-8 ... J Fortune 98
105 (3) 100013 JALMAID 21 (G) (Breeson) B McMahon 3-9-8 ... G Carter 97
106 (7) 000-410 DONIA 40 (B,D,G) (J Gawling) J L Harris 6-9-5 ... A Mackay 92
107 (4) 000000 NORTH ESK 12 (F,G) (Rochford Racing Ltd) C Dwyer 6-9-0 ... C Dwyer 97
108 (11) 102-001 EAST BARNS 218 (B,F,G,S) (Northern B'stock Racing) S Gollings 7-8-13 F Norton 92
109 (6) 223650 COLOSSE 12 (Diamond Racing Ltd) J Eyre 3-8-9 ... R Lappin 99
110 (5) 230606 BOOST 23J (V) (G Wiltshire) Mrs N Macauley 3-8-7 ... S D Williams 98
111 (8) 350000 ZALAMENT 11 (N Littmoden) N Littmoden 3-8-5 ... T G McLaughlin –

BETTING: 7-2 Benjamins Law, 4-1 Jalmaid, 5-1 Thatcher's Era, 6-1 Beauman, East Barns, 8-1 Donia, 10-1 North Esk, 12-1 others.

1994: NO CORRESPONDING MEETING

FORM FOCUS

BEAUMAN 7l 2nd of 16 to Rood Music in handicap at Southwell (AW, 1m) with NORTH ESK (11lb better off) 7l 8th. BENJAMINS LAW beat Pine Ridge Lad ¾l in 13-runner handicap over course and distance (AW) with JALMAID (3lb better off) ¾l 3rd. DUVEEN 11l 7th of 12 to Spencer's Revenge in claimer at Lingfield (AW, 1m). THATCHER'S ERA 5l 5th of 20 to Hatta Breeze in handicap at Leicester (1m, good). DONIA beat First Century 3l in 10-runner handicap over course and distance (AW) penultimate start, February 1995. EAST BARNS beat Harry Browne neck in 9-runner handicap at Nottingham (1m 2f, good to firm). COLOSSE 7½l 7th of 13 to Wet Patch in handicap at Lingfield (AW, 1m 2f). BOOST about 5l 6th of 20 to Northern Spark in claiming handicap at Newcastle (7f, good to firm).
Selection: BENJAMINS LAW

COURSE SPECIALISTS

TRAINERS	Wnrs	Rnrs	%	JOCKEYS	Winners	Rides	%
M Johnston	29	110	26.4	R Lappin	4	15	26.7
R Guest	5	24	20.8	K Darley	23	99	23.2
T Barron	8	45	17.8	J Tate	9	49	18.4
J Pickering	3	17	17.6	G Carter	20	116	17.2
J Berry	29	186	15.6	P McCabe	6	41	14.6
J Eyre	7	46	15.2	P Fessey	3	22	13.6

Blinkered first time

WOLVERHAMPTON: 12.55 Boost. 1.25 Rainbow Walk. 2.55 Flashing Sabre. 7.30 Chadleigh Lane. 9.00 Supreme Power 9.30 Backview, Elly Fleetfoot.

1.25 BLACK ICE CLAIMING STAKES
(Div I: £2,363: 1m 4f) (9 runners)

201 (1) 214164 RIVAL BID 12 (BF,F,G,S) (G Wiltshire) Mrs N Macauley 7-9-3 ... S D Williams 98
202 (4) 41-3521 WHAT'S THE VERDICT 210 (F,G) (R Huggins) M Johnston 3-9-2 ... T Williams 93
203 (8) 056-06 DOUBLE JEOPARDY 11 (Major B Gatensbury) J White 4-8-13 ... J Williams 87
204 (6) 600-000 KINDAKOOLA 24J (D Cooper) M Chapman 4-8-7 ... C Munday (7) –
205 (2) 450-000 MEDIA MESSENGER 12 (S) (O Gunter) N Littmoden 6-8-7 ... T G McLaughlin 73
206 (9) 60-0600 RAINBOW WALK 17J (B,D,G) (T K Construction Ltd) J O'Shea 5-8-7 ... J Quinn 99
207 (7) 234245 HARD LOVE 11 (G) (P Hemingway) J Eyre 3-8-3 ... R Lappin 93
208 (3) 560405 PIGALLE WONDER 18 (G) (D & D J Robinson) N Babbage 7-8-3 P P Murphy (5) 68
209 (5) 0- PATS LADS 30J (J O'Malley) D Burchell 3-8-2 ... A Mackay –

BETTING: 7-4 Rival Bid, 5-2 What's The Verdict, 4-1 Rainbow Walk, 7-1 Double Jeopardy, 10-1 others.

FORM FOCUS

RIVAL BID 4½l 4th of 13 to Wet Patch in handicap at Lingfield (AW, 1m 2f). WHAT'S THE VERDICT beat Simand 6l in 6-runner claimer at Ayr (1m 2f, good to firm). DOUBLE JEOPARDY 13¾l 6th of 9 to Samwar in maiden at Lingfield (AW, 7f). RAINBOW WALK best Flat effort this season when 8¾l 6th of 7 to Kaafih Homm in a handicap here (AW, 1m 1f 79yd). HARD LOVE about 8l 5th of 7 to Renown in handicap at Lingfield (AW, 1m 2f).
Selection: RIVAL BID

1.55 BLIZZARD NURSERY HANDICAP (2-Y-O: £3,371: 7f) (8 runners)

301 (6) 603341 HONESTLY 18 (D,G) (B Hoggart) B Smart 9-7 ... S Sanders 99
302 (4) 241620 WEETMAN'S WEIGH 79 (F) (Ed Weetman Ltd) R Hollinshead 8-13 M Wigham 93
303 (5) 422 BIT OF BOTHER 190 (J Baggott) T Barron 8-12 ... J Fortune 89
304 (7) 021102 CHILIBANG BANG 18 (G,S) (R Crawford) J Berry 8-11 ... P Roberts (7) 97
305 (1) 005 YOUNG FREDERICK 16 (Mrs E Burke) K Burke 8-9 ... J Tate 85
306 (8) 000206 THE WAD 77 (W Kelly) D Nicholls 8-4 ... J Quinn 94
307 (3) 144440 IMAGE MAKER 18 (B,G) (J Wilcox) B Preece 8-2 ... N Adams 98
308 (2) 00000 SEEKING DESTINY 40 (M O'Toole) M Chapman 7-7 ... Martin Dwyer (7) 94

Long handicap: Seeking Destiny 7-3

BETTING: 9-4 Honestly, 3-1 Weetman's Weigh, 7-2 Chilibang Bang, Bit Of Bother, 8-1 The Wad, 12-1 others.

FORM FOCUS

HONESTLY beat CHILIBANG BANG (7lb better off) 4l in course and distance nursery. WEETMAN'S WEIGH head 3rd to Golden Pond in Pontefract nursery (6f, good to firm) penultimate start. BIT OF BOTHER 2½l 2nd to Pathaze in Ayr maiden auction (5l, firm). THE WAD head 2nd of 17 to Domoor in Beverley selling nursery (7f 100yd, good). SEEKING DESTINY 11l 7th to Roman Gold in Southwell nursery (AW, 1m).
Selection: HONESTLY (nap)

2.25 CEEFAX HANDICAP (Div I: £2,326: 7f) (9 runners)

401 (2) 001061 CERTAIN WAY 18 (D,G) (R M Racecourses) N Littmoden 5-9-10 T G McLaughlin 99
402 (1) 000004 MONIS 18 (F) (Five Star Racing) J Balding 4-9-7 ... J Edmunds (7) 96
403 (7) 620000 ARABOYBILL 67 (B,D,F,G) (N Gay & B Barry) R Simpson 4-9-6 S Whitworth 97
404 (9) 530000 YOUNG BENSON 18 (M Stokes) B McMahon 3-9-4 ... G Carter 88
405 (4) 050604 DREAM CARRIER 18 (D,F,G) (R Peacock) R Peacock 7-9-4 ... P McCabe (3) 98
406 (3) 425424 DR CALIGARI 18 (V,BF) (Dave Mager - Mrs Sue Mager) S Gollings 3-9-0 J Quinn 96
407 (6) 0-00450 FLAMBORO 18 (D,G,S) (Footballers' Racing Club) J Bethell 3-8-11 T Williams 92
408 (5) 000-005 SEA GOD 36 (Mrs B Ward) M Chapman 4-8-10 ... C Munday (7) 88
409 (8) 060003 IT'S SO EASY 16 (D,G,S) (Group 1 Racing (1994) Ltd) A James 4-7-11 N Adams 99

BETTING: 3-1 Certain Way, 7-2 Dr Caligari, 5-1 Dream Carrier, Monis, 7-1 Araboybill, 8-1 Young Benson, 12-1 Sea God, 16-1 others.

FORM FOCUS

CERTAIN WAY beat Maple Bay neck in course and distance handicap with DREAM CARRIER (5lb better off) 4¾l 4th. YOUNG BENSON 10l 7th to Rakis in course and distance handicap with FLAMBORO (1lb better off) 5l 12th. DR CALIGARI 6¾l 4th to Little Scarlett in handicap here (1m 100yd). FLAMBORO 5l 5th to Russian Heroine in Catterick handicap (7f, good to firm) on penultimate start.
Selection: CERTAIN WAY

2.55 HARD WORKING STABLE STAFF SELLING STAKES
(£2,259: 6f) (13 runners)

501 (7) 620030 AT THE SAVOY 24 (B,D,G) (S Woodall) T Barron 4-9-5 ... J Fortune 60
502 (3) 556000 BOLD ARISTOCRAT 21 (D,G) (Mrs J Hughes) R Hollinshead 4-9-5 F Lynch (7) 56
503 (12) 305000 NEWBURY COAT 28 (B,F) (M Ephgrave) B Preece 5-9-5 ... Martin Dwyer (7) 66
504 (4) 112421 SEA DEVIL 233 (D,F,G,S) (A Goacher) M Camacho 9-9-5 ... J Quinn 74
505 (13) 115550 SENSE OF PRIORITY 141 (D,F,G) (S Schofield) D Nicholls 6-9-5 Alex Greaves 82
506 (1) 504-150 STAR TALENT 240 (D,G,S) (Miss J Crowley) Miss G Kelleway 4-9-5 S Sanders 99
507 (5) 003000 FLASHING SABRE 11 (V,F) (C Deuters) J Berry 3-9-3 ... P Roberts (7) 59
508 (10) 020400 LIVE PROJECT 18 (S) (Mrs G Quinn) M Johnston 3-9-3 ... T Williams 75
509 (6) 600446 MONTAGUE DAWSON 29 (D,G) (G Wiltshire) Mrs N Macauley 3-9-3 S D Williams 66
510 (2) 000- MAN OF MAY 420 (J Coxon) N Littmoden 3-8-12 ... T G McLaughlin –
511 (11) 504400 MISTER RAIDER 11 (B) (Raiders Partnership) S Mellor 3-8-12 ... S Whitworth 59
512 (8) 006000 SARASONIA 30 (B) (Mrs J Payne) J Payne 4-8-9 ... S Gaillard (7) 50
513 (9) 300040 NIVASHA 16 (Mills Racing) R Hoad 3-8-7 ... N Adams 64

BETTING: 9-4 Star Talent, 7-2 Sea Devil, 6-1 Montague Dawson, 10-1 At The Savoy, Sense Of Priority, 14-1 Live Project, 16-1 others.

FORM FOCUS

AT THE SAVOY 3¼l 3rd of 11 to Most Uppity in claimer at Southwell (AW, 6f) on penultimate start with MONTAGUE DAWSON (7lb better off) 2l 4th. Earlier neck 2nd of 12 to Ashgore in claimer here (AW, 7f) with SENSE OF PRIORITY (2lb better off) 13l 9th. BOLD ARISTOCRAT never in the hunt when last of 13 to Encore M'Lady in course and distance handicap earlier this month. SEA DEVIL beat Rupert's Princess 1½l in 13-runner seller at Southwell (AW, 6f). STAR TALENT best effort this season, beat Cool Jazz 1½l in 7-runner conditions race at Warwick (7f, good). LIVE PROJECT best recent effort when about 2l 4th of 12 to Duke Valentino in handicap at Lingfield (AW, 1m). MISTER RAIDER 8l 8th of 10 to Super Rocky in handicap at Lingfield (AW, 5f) with FLASHING SABRE (7lb better off) 4l 10th. NIVASHA about 4½l 4th of 10 to Peggy Spencer in rated stakes at Lingfield (AW, 7f) on penultimate start.
Selection: STAR TALENT

3.25 SNOWSTORM HANDICAP
(Div II: £2,701: 1m 1f 79yd) (12 runners)

601 (2) 252033 CALDER KING 29 (B,F,S) (D Clarkson) J Eyre 4-10-0 ... R Lappin 97
602 (12) 550434 SMOLENSK 180 (C Deuters) J Berry 3-9-13 ... P Roberts (7) 95
603 (9) 46-0403 WARHURST 315 (G) (V Greaves) D Nicholls 4-9-9 ... Alex Greaves 90
604 (5) 005000 CHILDREN'S CHOICE 33J (D,F,S) (Mrs A Toman) P McBride 4-9-8 G Carter 96
605 (11) 605046 EASTLEIGH 15 (G,S) (J Bigg) R Hollinshead 6-9-3 ... M Wigham 99
606 (10) 050560 CAPTAIN MARMALADE 23J (G) (Mrs A Thom) D Thom 6-8-13 ... F Norton 90
607 (4) 000466 BY THE BAY 16 (R Berenson) C Elsey 3-8-11 ... S Sanders 95
608 (8) 00-5000 ILUSTRE 120 (J Morgan) G Fierro 3-8-8 ... S D Williams 94
609 (1) 000030 CHARLIE-DON'T SURF 16 (Huf'N'Hitch Racing) R Guest 3-8-6 ... J Tate 98
610 (7) 040U10 SCENT OF POWER 13J (F) (G Gregory) N Babbage 5-8-4 ... P P Murphy (5) 91
611 (6) 006-050 WAR REQUIEM 108 (F,G) (Whitcombe Ltd) Miss G Kelleway 5-7-13 ... J Quinn 89
612 (3) 000000 BRITANNIA MILLS 14J (F) (A Mann) M Chapman 4-7-10 ... Martin Dwyer (7) –

BETTING: 7-2 Calder King, 4-1 Captain Marmalade, 5-1 Eastleigh, 6-1 Warhurst, 7-1 By The Bay, 8-1 Smolensk, 10-1 others.

FORM FOCUS

CALDER KING 2¾l 3rd of 8 to Beaumont in handicap at Southwell (AW, 1m 3f). SMOLENSK 5¼l 3rd of 7 to Super High in handicap here (AW, 1m 100yd) on penultimate start. WARHURST 3¼l 3rd of 11 to Slip A Coin in seller over course and distance (AW). EASTLEIGH 2¾l 4th of 11 to Prizefighter in handicap at Lingfield (AW, 1m) on penultimate start. CAPTAIN MARMALADE 8½l 9th of 14 to No Speeches in amateur riders' handicap at Lingfield (AW, 1m 2f). BY THE BAY best recent effort when 7¾l 4th of 13 to Double Rush in rated stakes at Lingfield (AW, 1m 2f). CHARLIE-DON'T-SURF 1¾l 3rd of 9 to Sweet Supposin in claimer over course and distance (AW) on penultimate start. SCENT OF POWER beat Domilia neck in 19-runner apprentice jockeys' maiden handicap at Nottingham (1m, good to firm) on penultimate start, May 1995. WAR REQUIEM 18th of 19 to Kandyan in apprentices' handicap at Sandown (1m 2f, good to soft) latest start.
Selection: WARHURST

GUIDE TO OUR RACECARD

103 (12) 0-0432 GOOD TIMES 74 (CD,BF,F,G,S) (Mrs D Robinson) B Hall 9-10-0 B West (4) 88

Racecard number. Draw in brackets. Six-figure form (F — fell, P — pulled up, U — unseated rider, B — brought down, S — slipped up, R — refused, D — disqualified). Horse's name. Days since last outing, J if jumps, F if flat. (B — blinkers, V — visor, H — hood, E — Eyeshield, C — course winner, D — distance winner, CD — course and distance winner, BF — beaten favourite in latest race). Going on which horse has won (F — firm, good to firm, hard, G — good, S — soft, good to soft, heavy). Owner in brackets. Trainer. Age and weight. Rider plus any allowance. The Times Private Handicapper's rating.

3.55 BLACK ICE CLAIMING STAKES (Div II: £2,363: 1m 4f) (9 runners)

1 (4) 100012 SWEET SUPPOSIN 15 (V,G) (Mrs C Rawson) C Dwyer 4-9-7 ... C Dwyer 99
2 (6) 40004/0- FRONTIER FLIGHT 17J (G) (Miss L Siddall) Miss L Siddall 5-9-5 O Pears (3) –
3 (7) 142204 EL NIDO 44 (D,F,G,S) (Mrs S Camacho) M Camacho 7-8-11 ... J Quinn 89
4 (5) 00-362 HEIGHTH OF FAME 47 (S Lewis) A J Wilson 4-8-9 ... K Sked (7) 76
5 (2) 0-00060 GENUINE LEADER 14J (B,G) (R Miquel) P Murphy 3-8-8 ... J Williams –
6 (9) 400005 HILL FARM KATIE 18 (G) (Mrs M Brisbourne) W Brisbourne 4-8-6 ... A Garth 73
7 (8) 051000 RAFTER-J 22J (G,S) (W Meah) J A Harris 4-8-5 ... S Sanders 91
8 (1) 0-00000 NORD LYS 33 (N Heath) B Llewellyn 4-8-3 ... T Williams –
9 (3) 00-0600 HUISH CROSS 12 (P Wightman) S Knight 3-7-13 ... N Varley (3) 75

BETTING: 9-4 Sweet Supposin, 11-4 Heighth Of Fame, 5-1 Frontier Flight, 6-1 El Nido, 8-1 Genuine Leader, 10-1 Hill Farm Katie, 12-1 others.

FORM FOCUS

SWEET SUPPOSIN 2½l 2nd of 12 to Mr Nevermind in claimer at Lingfield (AW, 1m). FRONTIER FLIGHT 8¼l 4th of 15 to Sarah-Claire in claimer at Folkestone (1m 1f 149yd, heavy) on latest Flat start, October 1993. EL NIDO 18½l 4th of 13 to La Brief in handicap at Southwell (AW, 1m 6f). HEIGHTH OF FAME 10l 2nd of 12 to Opera Buff in apprentice jockeys' handicap over course and distance (AW). HILL FARM KATIE about 7¼l 5th of 11 to Pistols At Dawn in amateur riders' handicap over course and distance (AW).
Selection: SWEET SUPPOSIN

4.25 CEEFAX HANDICAP (Div II: £2,326: 7f) (8 runners)

1 (1) 202146 JIGSAW BOY 18 (F,G,S) (Mark Holder Bloodstock) P Murphy 6-10-0 J Williams 94
2 (7) 01-0030 MOODY 93 (S) (B Eastick) Miss G Kelleway 3-9-10 ... B Ford (7) 87
3 (2) 003304 SUPER BENZ 12 (D,F,G,S) (Whitestonecliffe Partnership) J Eyre 9-9-8 R Lappin 93
4 (5) 00000 QUINZII MARTIN 15 (V,D,G) (Monolithic Refractories) D Haydn Jones 7-9-0 A Mackay 95
5 (8) 200444 NORTHERN GREY 11 (R Leah) J Berry 3-8-13 ... P Fessey (5) 94
6 (4) 000463 SUPERBIT 28 (G) (N Smith) B McMahon 3-8-11 ... S Sanders 99
7 (6) 040000 JON'S CHOICE 18 (D,G) (H & E M Yates) B Preece 7-8-8 ... N Adams 96
8 (3) 0-53600 RAINBOWS RHAPSODY 105 (Mrs S Camacho) M Camacho 4-8-4 ... J Quinn 89

BETTING: 7-2 Jigsaw Boy, 4-1 Moody, Quinzii Martin, 9-2 Superbit, 5-1 Super Benz, 6-1 Northern Grey, 10-1 Jon's Choice, 20-1 Rainbows Rhapsody.

FORM FOCUS

JIGSAW BOY best recent effort, beat Sweet Mate 1¼l in handicap here (AW, 6f), November 1995. MOODY 6l 3rd of 6 to Rocketeer in limited handicap at Chepstow (6f, good to firm) on penultimate start, July 1995. SUPER BENZ 3¼l 4th of 15 to Duke Valentino in handicap at Lingfield (AW, 7f). QUINZII MARTIN short-head 2nd of 13 to Four of Spades in handicap at Lingfield (AW, 7f). NORTHERN GREY 11l 4th of 9 to Samwar in maiden at Lingfield (AW, 7f). SUPERBIT 2½l and neck 3rd of 13 to Bajan Frontier in handicap here (AW, 5f).
Selection: SUPER BENZ

□ Padre Mio, trained by Charlie Brooks and ridden by Graham Bradley, faces eight rivals in the £8,383 Prix Alain du Breil, a two mile one furlong hurdle at Cagnes-sur-Mer tomorrow. Padre Mio won the Fighting Fifth Hurdle at Newcastle last month.

Cretan Gift can get evening backers off to flying start

By Richard Evans, racing journalist of the year

NEVER mind the quality, fill in a betting slip. After nine days without horse racing in Britain that is the simple message today as Wolverhampton racecourse prepares to stage a rare double-header aimed at beating the freeze-up.

Although the three claimers, two sellers and assortment of moderate handicaps will not tempt the purists, the 14 races taking place this afternoon and this evening at least offer backers the prospect of a few enticing wagers.

For those not accustomed to racing at Wolverhampton's sharp, left-handed track, the following guidelines may be of help. A high draw is a big advantage, with winners invariably coming up the middle or stands side while runners tend to get bogged down on the inside rail. Horses that have run well at Southwell tend to do better than those who have been on the faster Lingfield surface, and any all-weather form is more reliable than turf form.

In the opening Snowstorm Handicap (12.55) **Donia** may be worth a modest investment at decent odds. The six-year-old mare goes particularly well here and, significantly, she is wearing blinkers which helped when she gained a comfortable course and distance success back in February. She will have needed her only start since then, at Southwell last month, over an inadequate trip when the headwear was not used.

Honestly is likely to start a warm favourite for the Blizzard Nursery (1.55) after beating Chilibang Bang by a comfortable four lengths here 18 days ago. Although the Jack Berry-trained runner-up was having her first race for three months and is entitled to finish closer. **Weetman's Weigh** has the form to beat both of them. Reg Hollinshead's runner has plenty of early pace and should be suited by today's distance.

However, the evening fixture undoubtedly provides more punter-friendly races, notably the opening Farewell 1995 Handicap (7.00), when **Cretan Gift** definitely looks worth a bet.

RICHARD EVANS

Nap: CRETAN GIFT
(7.00 Wolverhampton)
Next best: Cashmere Lady
(8.30 Wolverhampton)

Beaten less than half a length by Little Ibnr in a claimer here last time out, the four-year-old is now 11lb better off and wears a visor, which helped to produce two course and distance victories during the autumn. Fitness should be assured with Nick Littmoden training at the track.

In the Hogmanay Handicap (8.30), the progressive **Cashmere Lady** can complete a treble on the all-weather.

After opening her account over an extended mile here when making all, Les Eyre's filly stepped back in trip on her last outing but quickened well from off the pace to land the spoils. The extended nine furlongs should suit.

Marino Street, ridden by the useful Seb Sanders, is marginally preferred to Loch Style in the B & G Building Services Selling Stakes (9.00).

Johns Act is taken to spring a surprise in the Old Year Handicap (9.30). The Derek Haydn Jones-trained course and distance winner goes well when fresh and boasts sufficiently good all-weather and turf form to thwart Opera Buff, the likely short-priced favourite.

WOLVERHAMPTON THIS EVENING

THUNDERER
7.00 Nordan Raider. 7.30 Rambo Waltzer. 8.00 Montecristo. 8.30 Toujours Riviera. 9.00 Supreme Power. 9.30 Opera Buff.

Our Newmarket Correspondent: 7.30 SPENCER'S REVENGE (nap). 8.30 Toujours Riviera.

GOING: STANDARD DRAW: NO ADVANTAGE

7.00 FAREWELL 1995 HANDICAP
(£2,736: 6f) (7 runners)

1 (4) 0301 LITTLE IBNR 19 (CD,F,G) P Evans 4-10-0 ... S Sanders 95
2 (5) 5002 CRETAN GIFT 19 (V,CD,G) N Littmoden 4-9-6 ... T G McLaughlin 98
3 (6) 3900 NORDAN RAIDER 50 (D,F,G,S) M Camacho 7-9-5 ... G Parkin (5) 99
4 (7) 0000 CRYSTAL LOOP 19 (CD,F,G) A Bailey 3-9-2 P Roberts (7) 92
5 (2) 2023 SING WITH THE BAND 19 (G) B McMahon 4-9-2 G Carter 98
6 (3) 3000 DELROB 22 (C,F,G) D Haydn Jones 4-7-12 ... A Mackay 92
7 (1) 3602 KIRA 31 J Eyre 5-7-8 ... P Fessey (5) 99

11-4 Little Ibnr, 3-1 Cretan Gift, 7-2 Sing With The Band, 4-1 Nordan Raider, 9-2 Kira, 8-1 Crystal Loop, 10-1 Delrob, 12-1 others.

7.30 NEW YEAR CLAIMING STAKES
(£2,085: 1m 100yd) (13)

1 (3) 1632 SECOND COLOURS 16 (CD,F,G) Mrs M Reveley 5-9-3 ... K Darley 96
2 (4) 4034 RAMBO WALTZER 50 (G) D Nicholls 3-9-2 Alex Greaves 90
3 (8) 1121 SPENCER'S REVENGE 16 (C,D,F,G) M Ryan 6-9-1 ... G Bardwell 99
4 (6) 05 DRAGON GREEN 51 (G) J White 4-8-9 ... Dale Gibson 82
5 (11) 000 SCAGO 51 R Peacock 6-8-9 ... P McCabe (3) –
6 (2) 0000 CHADLEIGH LANE 34 (B,C,G) R Hollinshead 3-8-8 ... M Wigham –
7 (9) 3042 MAPLE BAY 19 (C,G) A Bailey 6-8-7 ... 90
8 (12) 5216 DANNISTAR 22 (C,G) P Evans 3-8-5 ... S Sanders 86
9 (7) 0405 ANOTHERONE TO NOTE 12 (B) N Littmoden 4-8-3 ... T G McLaughlin 75
10 (5) 0000 BEX HILL 19 (C,G) D Haydn Jones 3-8-1 ... A Mackay 63
11 (1) 2-00 DANCE ON SIXPENCE 16J (D,F,G) J Peacock 7-8-1 ... J Quinn 65
12 (13) 0500 FAEZ 52J (S) R Simpson 5-8-1 ... F Norton 81
13 (10) 0000 OFF THE AIR 86J (B,CD,G,S) B Llewellyn 4-7-12 ... T Williams 68

5-2 Spencer's Revenge, 3-1 Second Colours, 4-1 Maple Bay, 9-2 Rambo Waltzer, 10-1 Dragon Green, 12-1 Dannistar, Chadleigh Lane, 14-1 others.

8.00 RESOLUTIONS MAIDEN STAKES
(2-Y-O: £2,762: 1m 1f 79yd) (10)

1 (6) 02 BALIOS 29 M Johnston 9-0 ... T Williams 96
2 (7) 5020 BATH KNIGHT 16 D ffrench Davis 9-0 ... G Carter 93
3 (10) 0005 DANCING CAVALIER 22 R Hollinshead 9-0 ... F Lynch (7) 79
4 (3) 5000 MONTECRISTO 55 R Guest 9-0 ... J Tate 98
5 (8) 6 SKIPMAN 22 N Smith 9-0 ... S D Williams –
6 (4) 0 THENORTHERNPLAYBOY 66 B Preece 9-0 ... N Adams –
7 (2) 0 BALMORAL PRINCESS 50 J Peacock 8-9 ... Dale Gibson –
8 (9) 0003 BE MY BIRD 78 B Meehan 8-9 ... G Bardwell 91
9 (5) 065 HAVANA HEIGHTS 34 J Eyre 8-9 ... R Lappin 74
10 (1) 46 REPLOY 53 Lord Huntingdon 8-9 ... D McKeown 99

2-1 Balios, 3-1 Bath Knight, 7-2 Reploy, 6-1 Be My Bird, 7-1 Havana Heights, 10-1 Dancing Cavalier, 12-1 others.

8.30 HOGMANAY HANDICAP
(£2,840: 1m 1f 79yd) (7)

1 (7) 501- MAKE A NOTE 489 (F,G,S) P Evans 4-10-0 ... S Sanders 89
2 (2) 4003 TOUJOURS RIVIERA 17 (F,G) J Pearce 5-9-13 G Bardwell 97
3 (1) 0345 KOMREYEV DANCER 38J (C,G) A Bailey 3-9-7 ... P Roberts (7) 91
4 (6) 2311 CASHMERE LADY 29 (C,G) J Eyre 3-8-11 ... R Lappin 99
5 (3) 150 WHACKFORD SQUEERS 183 (G) D Nicholls 3-8-9 ... Alex Greaves 90
6 (4) 0004 QUEENS STROLLER 34 (CD,BF,G) T Wall 4-8-3 J Quinn 89
7 (5) 0000 ARABOYBILL 67 (B,D,F,G) R Simpson 4-7-11 A Mackay 98

Araboybill also engaged 2.25 Wolverhampton

2-1 Cashmere Lady, 3-1 Make A Note, 7-2 Toujours Riviera, 5-1 Komreyev Dancer, 6-1 Whackford Squeers, 10-1 Araboybill, 12-1 Queens Stroller.

9.00 B & K BUILDING SERVICES SELLING STAKES (2-Y-O: £2,085: 7f) (9)

1 (6) 0566 SUPREME POWER 17 (V,F) W Muir 9-2 ... J Tate 91
2 (2) 0055 FLOOD'S FANCY 19 (F) A Bailey 8-11 ... P Roberts (7) 89
3 (8) 644 LOCH STYLE 19 (BF) R Hollinshead 8-11 ... F Lynch (7) 89
4 (5) 0350 NITEOWL RAIDER 29 J A Harris 8-11 ... C Teague (5) 84
5 (3) 66 YEOMAN OLIVER 19 B McMahon 8-11 ... G Carter 70
6 (9) 0600 CUPLA FOCAIL 118 W Muir 8-6 ... Jean-Pierre Lopez –
7 (7) 3525 MARINO STREET 12 P Evans 8-6 ... S Sanders 99
8 (4) 0020 QUINNTESSA 19 B Palling 8-6 ... S D Williams 90
9 (1) 0 RADMORE BRANDY 62 N Littmoden 8-6 T G McLaughlin 80

5-2 Marino Street, 3-1 Niteowl Raider, 6-1 Loch Style, 7-1 Flood's Fancy, 8-1 Yeoman Oliver, 10-1 Supreme Power, Quinntessa, 12-1 others.

9.30 OLD YEAR HANDICAP
(£2,788: 1m 4f) (12)

1 (3) 510- MUCH SOUGHT AFTER 18J (D,G,S) K Burke 6-9-10 ... J Tate 93
2 (5) -024 MAGIC JUNCTION 53 (C,G) Lord Huntingdon 4-9-10 ... J Williams 90
3 (2) 4111 OPERA BUFF 36 (CD,F,G) Miss G Kelleway 4-9-8 ... S Sanders 99
4 (7) 0613 FAR AHEAD 29 (G,S) J Eyre 3-9-3 ... R Lappin 98
5 (8) 5506 JOHNS ACT 57 (V,CD,G,S) D Haydn Jones 5-9-3 ... A Mackay 97
6 (9) 0000 SLMAAT 59 (CD,G,S) D Nicholls 4-9-0 ... Alex Greaves 90
7 (1) 0002 SHAKIYR 22 (BF,CD,G) R Hollinshead 4-8-11 M Wigham 90
8 (6) 201- CASPIAN BELUGA 30J (D,F,G,S) S Knight 7-8-10 ... S D Williams –
9 (11) 0561 PREMIER DANCE 22 (CD,F,G) D Haydn Jones 8-8-8 ... S Drowne (3) 91
10 (12) 0000 BACKVIEW 16 (B,CD,G) B Llewellyn 3-8-7 ... T Williams 97
11 (10) 0240 VIZARD 176 (B) T Wall 3-8-1 ... N Adams 94
12 (4) 1400 ELLY FLEETFOOT 40 (B,G) B Meehan 3-7-12 G Bardwell 93

9-4 Opera Buff, 7-2 Magic Junction, 4-1 Shakiyr, 6-1 Far Ahead, 7-1 Premier Dance, 8-1 Caspian Beluga, 10-1 Much Sought After, 12-1 others.

Bailey seeks rider for Master Oats

KIM BAILEY, the Lambourn trainer, is likely to face another difficult search for a replacement jockey if Master Oats, his Cheltenham Gold Cup winner, competes against One Man and Coulton in the rescheduled King George VI Tripleprint Chase at Sandown Park next Saturday.

Jamie Osborne had been booked to replace the injured jockey Norman Williamson aboard Master Oats for the subsequently abandoned Ericsson Chase at Leopardstown on Thursday.

But he will be unable to ride the Bailey-trained chaser at Sandown as Oliver Sherwood has confirmed Coulton a definite participant in the race and yesterday said: "Jamie rides Coulton — end of story."

Richard Dunwoody's unavailability after his confirmation as the jockey aboard the ante-post favourite, One Man, further complicates matters.

However, among the possible names over which Bailey can mull are Mick Fitzgerald, David Bridgwater and Warren Marston.

William Hil yesterday reported a bet of £2,000 at 4-1 for Barton Bank, who is now 7-2 for the Sandown feature. Other prices: 13-8 One Man, 9-2 Merry Gale (from 4-1), 6-1 Master Oats, 10-1 Dublin Flyer, 12-1 Val D'Alene (from 10-1), Algan, 16-1 Young Hustler, 20-1 Brief Gale, Coulton.

Rod Simpson, back among the training ranks after a ten-month sabbatical, has declared Araboybill at both Wolverhampton's afternoon and evening meetings today. But the prospects of Simpson being fined for a double declaration are slim. "He runs in both races," Simpson said.

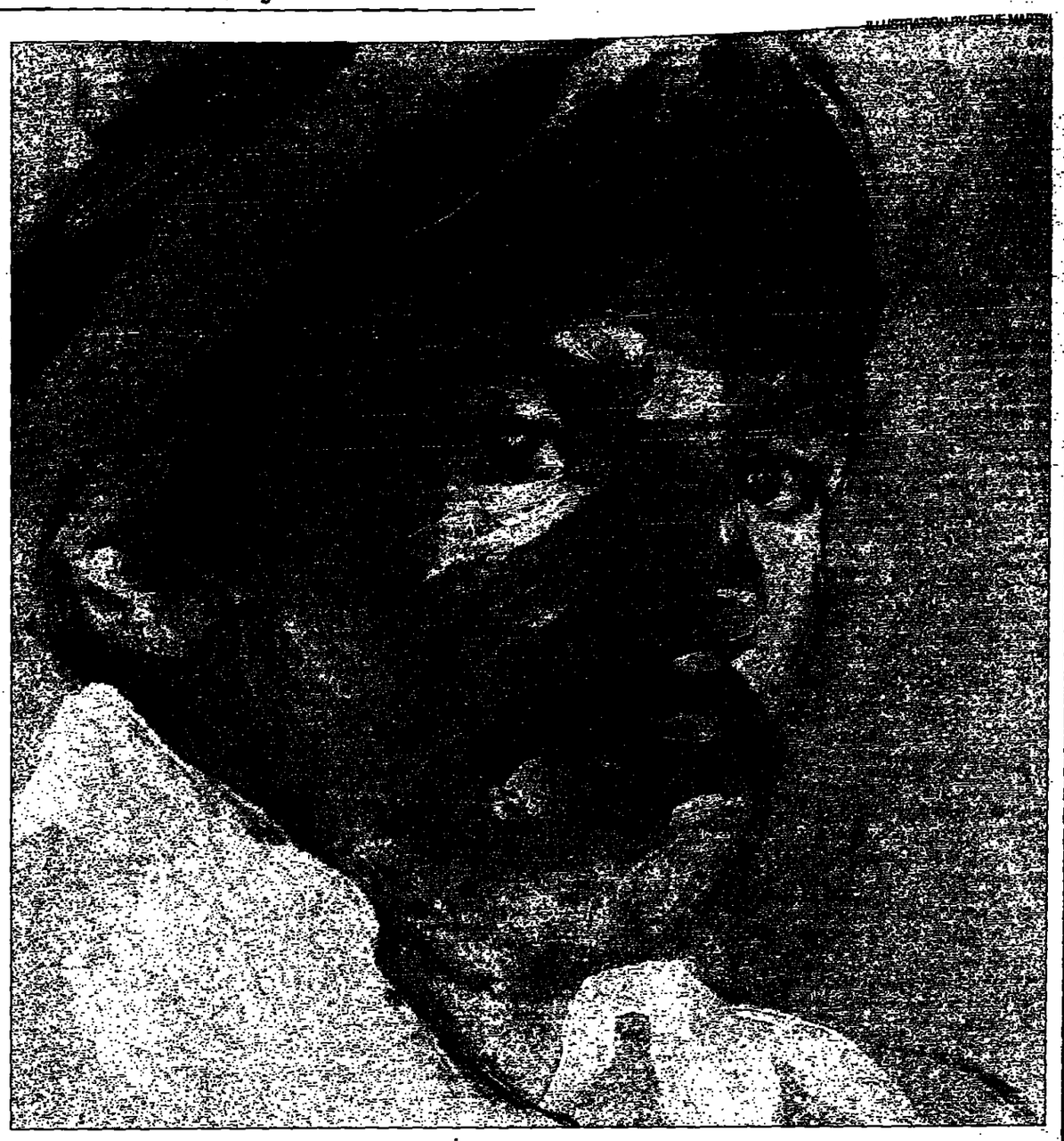
RACING NEXT WEEK

MONDAY: Catterick Bridge (first race, 12.55), Cheltenham (C4, 1.00), Exeter (12.45), Leicester (12.55), Market Rasen (12.30), **Southwell (AW, 1.00)**, Uttoxeter (12.55), Windsor (12.50)
TUESDAY: Ayr (12.45), **Lingfield (AW, 1.00)**
WEDNESDAY: Lingfield Park (12.50), Musselburgh (12.40), **Wolverhampton (AW, 1.30)**
THURSDAY: **Lingfield Park (AW, 1.00)**, Nottingham (12.50), Sedgefield (1.10).
FRIDAY: Newcastle (1.10), **Southwell (AW, 1.00)**, Towcester (12.50).
SATURDAY: Haydock Park (BBC, 1.00), **Lingfield Park (AW, 12.45)**, Sandown Park (C4, 12.55), Warwick (1.05)
Flat meetings in bold

RAPID RACELINE
FULL RESULTS SERVICE
0891-168-168
0891 168+ BEFORE THE OFF RESULTS COMMENTARY
W'HAMPTON 101 201 301
F'KESTONE 102 202 302
IRISH 120 220 320
EVENING RACING
W'HAMPTON 103 203 303
Calls charged at 39p/min cheap rate, 49p/min at all other times. IMS, 15 Mark Lane, Leeds LS1 8LB.

Saturday portrait: Jack Russell, by John Woodcock

Master craftsman who turns his cricketing trade into an art form



Wicketkeepers, as distinct from wicketkeeping goalkeepers, are a rare breed these days. The former are craftsmen, the latter gymnasts with gloves on; the former are mostly small, and neat and painstaking. Robert Charles Russell, known inevitably as Jack and at present playing for England in Port Elizabeth, is one of the former — as natural a wicketkeeper as Lester Piggott was a jockey or Barry John a stand-off half.

It is not generally realised, I think, how big a part timing plays in keeping wicket. In the days when he fielded at first slip for England, Keith Fletcher used to speak of the almost uncanny silence with which the ball entered Bob Taylor's gloves. That was because of Taylor's timing. Russell has the same gift. It is known, sometimes, as having "good hands", which, again, wicketkeepers are either born with or they are not.

Russell remembers distinctly the moment when he resolved that one day he would keep wicket for England. It was his fourteenth birthday and he was watching England playing Australia at Headingley on the television, and he saw Alan Knott take a flying, one-handed catch in front of first slip off Tony Greig. In that instant, his ambition was fired.

From starting as Russell's hero, Knott is now his guru. Seldom a week has gone by on this tour of South Africa without Knott ringing Russell up, either because he has spotted something or other on the television, usually a technical point, or just for a talk. Ian Healy, Russell's opposite number in the present Australia side, is another who is regularly on the phone.

Russell and Knott are alike in many ways. Both are creatures of habit, and they are both fastidious. On one of Knott's tours — I think it was in Australia — the rooms on one side of this particular hotel's corridors had baths, whereas those on the other had showers. Knott's had a shower, but he is addicted to baths, so he came and used mine. After he had been closeted in the bathroom for an hour or so I felt compelled to ask him whether he was "all right in there", and, of course, he was. All the powdering and the grooming and the soaping and the toning and the trimming and the towelling that went on was not vanity but orderliness. I cannot speak for Russell's ablutionary procedures, but in preparing to keep wicket he is every bit as meticulous as his mentor, and at the end of a day in the field he, too, is content with his own company, pursuing what amounts to his second profession.

Touring cricketers have much time on their hands. On his first overseas tour, to Pakistan in 1987-88, when he was the reserve wicketkeeper, Russell played two days' cricket in eight weeks. In Australia last winter, when he was sent for to reinforce the England party, he was there for 43 days without being given a game or even offered a net. So in his early touring days he took up painting, and he is now an artist of no little repute.

> 'Ten years ago, a work of his fetched from £50 to £200. Now the range is £500 to £12,000'

Russell has become primarily a landscape painter. Arthur Mailey, the illustrious Australian, as enchanting a wit as he was enticing a bowler in the 1920s, published some lovely cartoons and caricatures, and Bill Ferguson, faithful baggage-master-cum-scorer for most England and Australia touring sides between 1910 and 1950, made a little sketch into his book of the grounds on which he scored. Martin Speight, of Sussex, another wicketkeeper, is quite an artist now; but the sums which Russell commands put him in a class of his own.

In his first exhibition, some ten years ago, a work of his fetched from £50 to £200. Today, the range is from £500 to £12,000. His picture of the moment of England's victory over West Indies in Barbados in April 1994, the first on the ground for 50 years, is the most valuable of them all, being of account, of course, as a unique piece of cricketana, in view of the artist's identity and the fact that he played in the match, as well as for its other merits. Others are to be found in the gallery that he owns in Chipping Sodbury. Besides being a cricketer and an artist, our subject is quite an entrepreneur.

Russell is 5ft 8¼in, "a quarter of an inch too short to be a policeman", he said. A wicketkeeper's shape is important. Indeed, if it were not for Don Tallon, I might say it is crucial. In the past 50 years, anyway, Tallon is the only one of six feet in height who has been absolutely in the top class. He was very thin, very deaf, very tall and very good. Keith Miller still puts him at the top of his list; but Tallon was the exception that proves the rule.

None of the other six-footers that I have seen, Clyde Walcott included, has looked quite right. John Murray and Johnny Waite, two great stylists, were probably 5ft 10in, but the best of the others have all been less than that. Here are a few whose height, or lack of it, suggests it helps to be near the ground: Herbert Strudwick, Bert Oldfield, George Duckworth, Arthur Wood, Godfrey Evans, Arthur McIntyre and Wally Grout, together with Knott and Taylor. There have been some outstanding midgets, too, like Andy Wilson, of Gloucestershire, and "Tich" Cornford, of Sussex.

Colin Metson, of Glamorgan, *proxime accessit* to Russell in England at the moment, and Keith Piper, of Warwickshire, who is making a reputation for himself, are not tall either; but I am afraid that, for them, the prospects of immediate preferment are remote. Russell, 32, is having the time of his life in South Africa. Despite the loss of almost five full days' play in the Test series, he has already claimed a remarkable 23 victims (21 catches and two stumpings). The 11 catches he took in the second Test in Johannesburg set a world record, and it was he, too, using a batting method never seen by man before, who stood by his captain through the heroic rearguard action which saved that match.

I began this piece by saying that there are, these days, wicketkeepers and goalkeepers. That is because so much wicketkeeping work is now done standing back, diving this way and that, whereas it used mostly to be done standing up to the stumps, even to the medium-paced bowlers. Evans and McIntyre always stood up to Alec Bedser, for example. Russell, I am sure, would have been well able to do the same, but it is not of many who are playing today that I could say that.

No wicketkeeper has ever been remotely infallible. The drawback for them in this modern age is that every mistake that they make is picked up and endlessly repeated on television. Perfectionist though he is, Russell misses chances. He has had his critics, though at present they are silenced; he has been rusticated, and he has come back from rustication, still wearing the well-hung sun-hat that made its first appearance in 1981. It travels well; so does its owner.

Tireless Cork responds to England's every need



SIMON WILDE

At the Fourth Test

ALTHOUGH England may require too many runs in the fourth innings to win the fourth Test match, their performance in the field yesterday was both impressive and rare. Faced with a sizeable deficit on first innings, it would have been easy for them to wait for the declaration. Instead, with the assistance of some inexperienced South African batting, they fought every inch of the way.

As a bowling side, England cut a different figure from the one they often have in the recent past. This owes much to Atherton's steely-eyed determination that his team should rediscover its spine and surround himself with men who will give no quarter. Russell is one such man and, refreshingly, others include a clutch of bowlers prepared to operate to the traditional English virtue of niggardliness.

Since Willis and Botham left the stage, few England sides have been capable of controlling affairs in the field: more particularly, of hauling themselves back from unfavourable positions. Yesterday morning, England finished 165 runs behind on first innings: to end the day still with a hope of victory was commendable indeed.

To give the performance another context, the only time in the past five years that England have batted second, conceded a first-innings deficit and still won, was at the Oval last year, when Malcolm produced his extraordinary figures of nine for 57 against largely the same South Africans as are playing here.

In view of the fact that Ilott left the field six overs into the innings, before he could even test his strained left thigh in earnest, the way that Cork, Martin and Illingworth handled themselves was all the more impressive.

Martin, whose first spell comprised seven maidens and two wickets at a time when South Africa wanted a brisk start, continues to lay claim to Fraser's mantle, while Illingworth gave Atherton good reason to thank his ability to bowl "negatively".

Above all, it was Cork who shone. These days, he is nothing less than the Lion of England. Yesterday, he bowled unchanged during the first 40 overs of the South Africa innings, except for the lunch interval, a period that spanned 3½ hours; and he was soon back, to bowl another six overs, despite being troubled by a blistered toe that has been hampering him for two weeks.

Cork took all this in his stride, as he has so often during his brief England career. He willingly bowls to requirements: yesterday, when Atherton wanted wickets, he gave him three; when the need was to delay the declaration, he bowled a mixture of bouncers, slower balls and leg-side "dot" balls, even if umpire Mitchley did have to warn him to keep down the latter, and ruled one a wide.

After the day's play, Cork spoke unashamedly about this episode. "You can take wickets with balls like that as well as delay a declaration," he said, adding that the England team were "very content with what's gone on today".

So they should be. Cork's wholehearted enthusiasm sometimes spills into dangerous territory, but, if England are to be a successful side again, they will need more of him and his vintage.

Gurusinha stalls Australia

BY OUR SPORTS STAFF

AUSTRALIA wore down Sri Lanka's spirited resistance yesterday to move within sight of victory in the second Test, in Melbourne, despite a tenacious century by Asanka Gurusinha. The left-hander frustrated Australia for seven minutes short of six hours in compiling his highest Test score of 143 to save Sri Lanka from the humiliation of a second successive innings defeat by their hosts.

However, with only four wickets in hand and a lead of 17, Sri Lanka's fate appears certain. At the close, they were 284 for six from 103 overs, with Arjuna Ranatunga, their captain and last recognised batsman, on six, alongside Chaminda Vaas.

Ranatunga, at least, has not given up hope. "If we're still there at lunch then we should be 70 or 80 runs ahead, and from there anything is possible," he said. "Chaminda Vaas has proved himself a capable batsman at Test level, but we were very disappointed to lose Hashan [Tillekeratne] during the final session."

Resuming on 33 for one, Sri Lanka batted with determination to ensure that Australia must bat again to take a winning 2-0 lead in the three-Test series. Gurusinha, who began the day on eight, hit one six and 15 fours during an innings lasting 274 balls, eclipsing his 137, also against Australia, in Colombo in 1992-93. He was dismissed after tea, trapped leg-before by Paul Reiffel.

AUSTRALIA: First innings 500-8 dec (S R Waugh 131 not out, D C Boon 110).

SRI LANKA: First innings 223 (A Ranatunga 51, R S Kaluwitharana 50; G D McGrath 5-40).

Second innings

R S Mahanama c Warne b Reiffel	3
U C Hathurusinghe lbw b Warne	39
A P Gurusinha lbw b Reiffel	143
P A de Silva c Healy b McDermott	28
†R S Kaluwitharana st Healy b Warne	2
H P Tillekeratne c Ponting b M E Waugh	38
*A Ranatunga not out	6
W P U J C Vaas not out	5
Extras (b 7, lb 5, nb 8)	20
Total (6 wkts, 103 overs)	284

FALL OF WICKETS: 1-11, 2-97, 3-168, 4-172, 5-255, 6-273.

BOWLING: McGrath 27-5-73-0; McDermott 17-1-54-1, Reiffel 20-7-59-2, Warne 30-6-67-2, M E Waugh 9-0-19-1.

Umpires: D Hair (Australia) and S Dunne (New Zealand).

☐ Sri Lanka officials are to formally request that Darrell Hair does not umpire any of their remaining tour matches in Australia after he no-balled Muttiah Muralitharan, the spinner, for throwing.

Simon Barnes **hands out awards for the bizarre and brilliant in 1995**

Farewell to a year of sporting madness

And so at last we come to the moment that the sporting world has been waiting for: the annual awards uttered by this column, sport's lone voice of sanity. Like Primo Nebiolo, the king of world athletics, I shun all forms of democracy and pick the winners myself, alone and unaided. It is a tough job, as Primo and I are agreed, but someone has got to do it.

Cancellation of the year: Walton Small Boats Head, with 600 entries, was cancelled because of cyanide escaping into the River Wye.

Sporting accessory of the year: Breathe Right nasal strip, a device invented to stop people snoring, now used by American footballers to widen their air passages and so improve performance.

Television nightmare of the year: Arnold Palmer is planning a 24-hour cable station devoted entirely to what Kipling called "a senile diversion known as golf".

Self-denial champion of the year: John Williams, balloted out of the London marathon last year, pleaded successfully for a place in the event this year, explaining that he had given up sex while he was training.

Tragedy of the year: Romario is losing his hair and has visited hair specialists all over Rio. He put it down to "the tensions of the World Cup".

Special award for judicious treatment of mascots: Don Jackson, coach of the Cincinnati Cyclones ice hockey team, was fined $1,000 for hitting "Sir Slapshot", of the Atlanta Knights, during a game.

Revenge of the year: Blair Sellers, 15, struck a seagull when playing cricket in Melbourne. A certain four was turned into two. He was later out for 98.

Baseball replacement players of the year: Three volunteer firemen who turned out briefly for San Diego Padres during the strike. "Every time there is a fire somewhere I'm going to lose three of my players," the manager said.

Referee of the year: Oscar Riberto di Godoi, who showed seven yellow and four red cards during a comparatively amiable game between São Paulo and Corinthians in Brazil. "The referee ruined the game. He was constantly swearing and you only had to get near him to smell the alcohol on his breath," one player said.

Sporting hero of the year: As voted by 195 cricketers, aged 13 to 15: Eric Cantona. Michael Atherton got one per cent of the votes.

Century of the year: From Nalliah Sellathurai, the first century-maker in Hanoi.

Golfer of the year: The unnamed woman who was



questioned by the police when found demolishing a car with a golf club. It was her own car; she had just played the worst round of her life at Fulford Golf Club in Yorkshire.

Goalscorer's celebration of the year: Jonathan Smith, goalie for Darwen FC, scored and instead of ripping off his shirt, removed his shorts for a lap of honour. He was later fined £6 for ungentlemanly conduct.

Transfer row of the year: Between Rinascita Vomerese and Cuma, for the services of Diego Armando Sinagra, illegitimate son of Maradona. Diego Jr is eight.

Rugby strip of the year: Alnwick rugby club, sponsored by a women's gym, turned out in pink. "It's what's inside a shirt that counts."

Nightmare of the year: Scarborough hockey festival. There were complaints about five teams allegedly playing drunk, two of them women's.

Coach of the year: "The best coach I have ever had. An excellent motivator." The nomination comes from Fernando Quiroz, of Racing Club, after the coach, Diego Maradona, had been sacked.

Most exciting event of the year: The fantasy fishing league, organised by the *Angler's Mail*.

Supporters of the year: Those of Detroit Red Wings ice hockey team, who celebrated important moments by throwing dead octopuses onto the ice.

Mystery of the year: A visit by Fina, the international swimming federation, to a Chinese dope-testing lab. "Practically every testing station was occupied, but they were working with no samples in view . . . the entire staff left the building as soon as we left."

Horse of the year: Gussie Mae, who failed by a single race to set a record for the longest losing streak in American racing history. After just 85 tries, Gussie won.

Team of the year: The Brits who won six of the 20 prizes available at the bungee jumping world championships.

Question of the year: How much work does Sir Ian MacLaurin, chairman of the Sports Council, actually do? Posed by Dennis Howell in the Lords, it elicited the reply of one day per month.

Pitch reader of the year: Dennis Amiss, for his view of the Edgbaston Test strip: "A good batting pitch with plenty of runs in it."

Financial coup of the year: West Riding Football Association amassed £145,000 in fines from 16,000 bookings. "We simply don't know what to do with the money."

Priest of the year: Don Osvaldo Rossi was sent off while playing football for



Torrebruna against Tufillo. He later compared the incident to Christ throwing the money-changers from the temple.

Accommodation of the year: The Venezuelan team in an under-15 baseball competition in the United States stayed at a nudist camp.

Innings of the year: Played by Paul Johnston, six, for Blackhall third XI against Preston in the North Yorkshire and South Durham League. Standing slightly higher than the stumps, Johnston scored a run and took part in a partnership worth eight.

Rule change of the year: American college football banned praying in the end zone.

Nonsense of the year: Boxing. Like every other year. With four world governing bodies, there were 174 world title fights in 1995.

Sporting venue of the year: The world mountain running trophy was competed for in the middle of Edinburgh.

Sending-off of the year: FC Bosnia, playing Howden Chough in the Spen Valley League, had their entire team sent off.

Second best transfer story of the year: Little Diego moved from Virtus Bara to Virtus Napoli, his fourth club of the year.

Most supportive football association of the year: The Argentine FA arranged psychological help for referees who handled matches in which Big Diego was playing.

Record of the year: A CD of songs about Eric Cantona, including the immortal *Eric Cantona, what a bloody star.*

Scientific research of the year: Saliva analysis proves that supporters of the winning team have a marked increase in sex drive; supporters of the losers a marked decrease.

Football supporter of the year: The unnamed supporter whose ashes are taken to every Real Madrid home match by his son in an old milk carton.

Oenophile of the year: Paul Gascoigne: "I am becoming a bit of a wine buff."

Mascot of the year: Phillie Phanatic, mascot of the Philadelphia Phillies baseball team, has been sued for $128,000 for hugging a spectator and thereby causing him a back injury.

Team of the year (runners-up award): The Brits who won the World Cup sport kite championship in Australia.

Mascot of the year (runner-up award): Burnie, mascot of the Miami Heat basketball team, at present being sued for $1 million for dragging a supporter on to court.

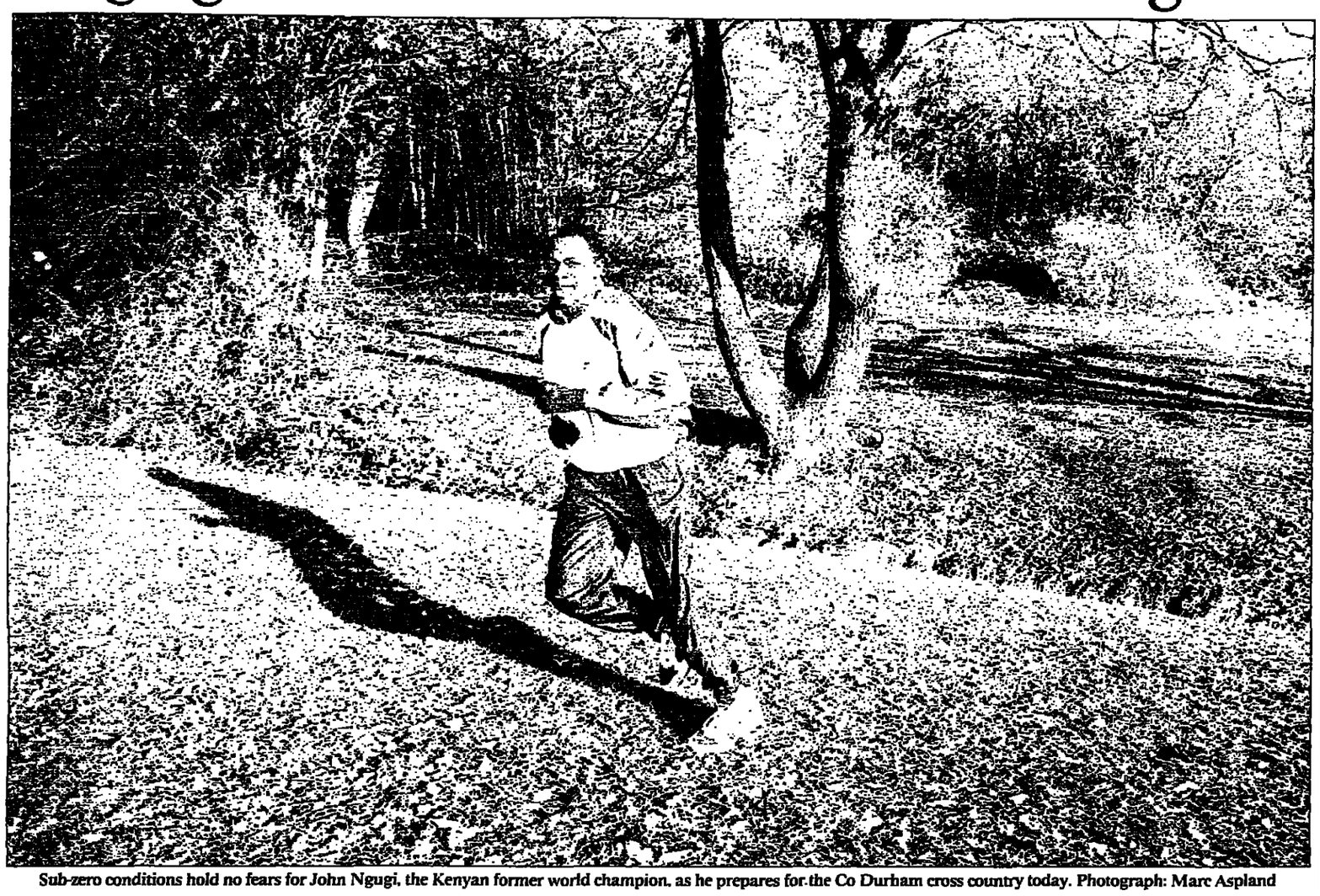
Greetings to all readers, and best wishes for the enjoyment of a new year filled with sporting madness. And the curse of my curses on all mascots everywhere.



هذا من الأصل

Kenyan champion fired by new ambition after two years in wilderness

Ngugi warms to life in fast lane again



Sub-zero conditions hold no fears for John Ngugi, the Kenyan former world champion, as he prepares for the Co Durham cross country today. Photograph: Marc Aspland



David Powell meets an athlete determined to make up for lost time after fighting a drugs ban

From the warmth of Nairobi, John Ngugi flew into sub-zero Great Britain yesterday, but, if you think that the weather here will not suit Kenya's multiple world champion in the Co Durham cross country today, think again. One of Ngugi's greatest triumphs was on snow and ice in Franklin Park, Boston, in 1992, when he won a record fifth world cross country title.

Ngugi has been unable to add to that tally. He has been absent from the past three world championships because the International Amateur Athletic Federation (IAAF) imposed a four-year ban on him for his refusal to take an out-of-competition drug test in February 1993. In May this year, it reinstated him under its "exceptional circumstances" rule; but, in his three comeback races so far, his highest place is eighth. Even the great Ngugi cannot produce form at the drop of a sample.

In his first race, in Edinburgh in October, he finished so far down the field that not only did the leading veteran beat him but also the winner of the over-45s as well. "I am preparing to run well in December," Ngugi said then. Today, he should be as good as his word.

Watching Ngugi merely running the flight out of his legs yesterday, in a park in south London, it was evident that he is ready to catch the eye again. "I am not in bad condition," he said, "but not 100 per cent." What then? "Nearly 100 per cent."

Ngugi, now 33, has his sights fixed on a belated sixth world title in March. "I want to show I can run well again," he said. "I cannot say I am going to win, but I am going to try." After that, he will take his lumbering stride to the marathon.

Ngugi was not only a cross country runner. In 1988, he won the Olympic 5,000 metres, breaking the field at 1,000 metres. In 1991, he only narrowly missed the 10,000 metres world record. During his absence, the 5,000 and 10,000 metres records have moved, he believes, beyond his reach; but not the marathon.

"It is very hard to break the 5,000 or 10,000 metres records, but maybe the marathon is easier," he said. According to John Bicourt, his manager of ten years, part of Ngugi's hunger for further success is driven by his anger at a suspension that, they say, should never have been imposed.

"Up until the ban, success just came naturally to him," Bicourt said. "He trained, he achieved. I never sensed any ambition. There is a big difference now. The ban has driven him towards thinking of what he wants to achieve."



Bicourt: instrumental in helping to overturn ban

Without Bicourt, a former steeplechaser, Ngugi probably would remain banned, instead of serving only 27 months of his four years. Ngugi knows that he is indebted to Bicourt for fighting the suspension. "He is a good manager, a good coach, a good friend," Ngugi said.

Bicourt has not closed the case. Their legal costs amounted to some £40,000 and Ngugi's loss of earnings is estimated by his manager to be in the region of £250,000.

The Ngugi drugs affair is complicated, but can be summarised as an argument over procedures. Nobody suggested that Ngugi had taken drugs, but he was suspended under an IAAF rule that imposes the same penalty for a refusal as for a positive sample. Approached by John Whetton, the 1969 European 1,500 metres champion and an IAAF sampling officer, at his shop in rural Kenya, Ngugi refused to be tested, although seven days later, at a race, he returned a negative sample.

Ngugi claimed that he did not understand that he could be tested at home or work and the Kenyan AAA (KAAA) had no provision in its rules for out-of-competition testing. He thought that, as an Army sergeant, he needed permission from a senior officer before agreeing. Ngugi and Bicourt contested that the sampling officer had not followed correct procedures. At much the same time, other Kenyan athletes were tested at a training camp in Nairobi and, together with the approach to Ngugi, this was the first occasion that the IAAF had tested athletes out of competition in Kenya.

After the IAAF imposed the ban, the Kenyan AAA exonerated Ngugi. "As a soldier, Ngugi followed Army regulations, which do not allow dealings with foreigners without authority from superiors," Isaiah Kiplagat, the KAAA chairman, said. However, the IAAF ruled that the KAAA had no authority to lift the ban. Ngugi's appeal was turned down, and the KAAA withdrew its support, although the military continued to back him. In November last year, an arbitration panel confirmed the ban, but, six months later, the IAAF rescinded it. Bicourt's view is that Primo Nebiolo, the IAAF president, saw the move as an African vote-winner with elections imminent.

Without an incentive to train, Ngugi ballooned from a racing weight of 10st to nearly 15st. "It was hard to go up the stairs," he said. "It was not good to be fat. I do not want to be fat again." Now, though, he is close to 10st again after hard training at altitude, ten miles steady in the morning, five miles speedwork in the evening. "He trains like he used to," Bicourt, who sets his schedules, said.

After Durham, Ngugi will return to Kenya. "I want to go back to altitude," he said, his mind on another world title. If he loses today, he will not blame the weather, only the IAAF for freezing him out.

SPORT IN BRIEF

Harrington makes championship exit

ROD HARRINGTON, the Chelmsford player who was runner-up to Phil Taylor last year, went out of the Vernoons Pools world championship at Purfleet in Essex yesterday without throwing a dart. Harrington, the No 2 seed, had lost 3-2 to Larry Butler, of the United States, in his opening group match on Wednesday, but had beaten Nigel Justice, of Slough, 3-0 on Thursday. He needed Justice to beat Butler yesterday in order to win the three-man group on sets average, but the American went through to the quarter-finals tomorrow when he defeated Justice 3-2. Harrington, 38 today, thus became the second seed to bow out of the championship, following Kevin Spiolek, the Cambridge left-hander, who was seeded No 8.

☐ Roland Scholten, a 30-year-old Dutch publican from The Hague, shrugged off a heavy cold to win the British Open, beating Bob Taylor, of Scotland, in two straight sets in the final at Earls Court, London yesterday. Taylor beat Scholten in the European Grand Masters tournament last month.

Richardson in charge

CRICKET: Richie Richardson, the West Indies captain, steered his side to the first win of their Australian tour with a seven-wicket defeat of a Queensland XI in a one-day match in Toowoomba yesterday. Richardson scored 75 not out from 84 balls as the West Indies passed the young Queenslanders' total of 237 for eight from 50 overs. The West Indians reached 241 for the loss of three wickets when Richardson stroked the winning runs from the first ball of the 49th over. Carl Hooper, Richardson's undefeated batting partner, helped to turn the tide of a tense run chase with two successive sixes late in the innings off the bowling of Stuart Law.

Singh flies flag



GOLF: Vijay Singh, of Fiji, right, will start his 1996 season next week at the Myanmar Open in Rangoon, Burma as the leading name in the field of more than 100 from 18 countries. The tournament is the latest stop on the inaugural Asian Professional Golfers Association Tour and will be the first professional event in Burma. Singh, 32, spends most of his year playing on the US Tour, but is eager to promote the Asian Tour.

Scottish in pocket

RUGBY UNION: Scotland's top clubs and their players will benefit by up to £700,000 if they drop their opposition to district representation in the European Cup next season. The Scottish Rugby Union announced the likely bonanza, which would be over and above the lucrative contracts signed by the international squad last weekend, at Murrayfield yesterday after a meeting on Thursday night with the league's ten senior clubs.

Rivals step forward

TENNIS: France and the United States have stepped in to replace Sweden and Ukraine in the Hopman Cup in Perth. The two teams have filled the last two places in group A behind a strong Croatian side, which features Goran Ivanisevic and Iva Majoli, and the South African pair of Wayne Ferreira and Amanda Coetzer. The United States have selected Richey Reneberg and Chanda Rubin; the French, Arnaud Boetsch and Catherine Tanvier.

Cities choose champions

CYCLING: Ten national champions will compete in the new five-city Super Track League to be held weekly at the Manchester velodrome starting on January 6 and ending on February 3. The teams will represent Manchester, London, Edinburgh, Cardiff and Birmingham. Among the champions will be Jon Clay, of Manchester, Steve Paulding, of Edinburgh, Rob Hayles, of London, and Simon Lillistone, of Birmingham.

FOR THE RECORD

BASKETBALL

NATIONAL ASSOCIATION (NBA): Indiana 91 Miami 77; Detroit 113 Toronto 91; Cleveland 88 New York 76; Dallas 103 Vancouver 101; Houston 97 New Jersey 82; Utah 99 Minnesota 83; San Antonio 107 LA Lakers 99.

CRICKET

TOUR MATCH (50 overs): Toowomba: Queensland XI 237-8 (T J Dixon 51), West Indies XI 241-3 (P V Simmons 81, R B Richardson 75 not out) West Indies XI won by 7 wkts.
CASTLE CUP (final day of four): Pearl: Boland 281 and 123 (M W Pringle 6-41); Western Province 427 (H H Gibbs 112, H D Ackerman 84, J B Commins 57, D B Rundle 50; M Erasmus 5-87). Western Province won by an innings and 88 runs.
SHEFFIELD SHIELD (first day of four): Perth: Western Australia 331-5 (J L Langer 102 not out) v Victoria. Adelaide: South Australia 290-6 (P C Nobes 561 v Queensland.

CYCLING

CYCLO-CROSS: Matlock CC (10.5 miles): 1, C Sturgeon (O'Rangers) 58min 10sec, 2, J Gould (Ace Rf) at 2min 56sec; 3, G Lynch (Manchester) at 3:41.

DARTS

PURFLEET, Essex: Vernons Pools world championship: Men: Group one: S Burgess (Eng) bt C Lazarenko (Eng) 3-1. G Verrier (US) bt J Harvey (Scot) 3-2. Group two: K Deller (Eng) bt K Spolek (Eng) 3-2. Deller bt S Downs (US) 3-1. Group three: S Raw (Eng) bt G Mawson (Can) 3-0; P Evison (Eng) bt Mawson 3-0. Group four: D Smith (Eng) bt T Kirby (Ire) 3-1. Group five: R Harrington (Eng) bt N Justice (Eng) 3-0; L Butler (US) bt Justice 3-2. Group seven: S Brown (US) bt G Stoddart (Eng) 3-2. Group eight: D Prestley (Eng) bt E Bristow (Eng) 3-0. Bristow bt R Gardner (Eng) 3-2
EARLS COURT: British Open: Finals: Men: R Scholten (Holl) bt R Taylor (Scot) 2-0. Women: P Dyer (Eng) bt D Hedman (Eng) 3-2

FOOTBALL

BORD GAIS LEAGUE OF IRELAND: Premier division: Postponed: Dundalk v Derry.

	P	W	D	L	F	A	Pts
St Patrick's Ath	18	11	3	4	25	30	36
Sligo Rovers	18	9	5	4	23	17	32
Bohemians	17	9	4	4	33	14	31
Shelbourne	18	7	8	3	24	14	29
Dundalk	17	8	4	5	23	18	28
Cork City	18	7	5	6	21	21	26
Derry City	17	6	6	5	28	23	24
Shamrock Rovers	17	6	5	6	14	17	23
UCD	18	5	4	9	17	21	19
Drogheda Utd	18	4	6	8	18	27	18
Galway Utd	18	3	6	9	20	32	15
Athlone Town	18	1	4	13	19	41	7

HOCKEY

CLIFTON COLLEGE: Divisional tournament: Under-17: North East 1 East 0; Midlands 4 West 0, South West 0 South East 0, North West 2 Midlands 4; West 2 North East 0, East 3 South East 0, South West 1 North West 0; South West 0 West 0 Positions: 1, Midlands 12pts, 2, West 7, 3, South West 7, 4, North West 6; 5, North East 3, 6, East 3; 7, South East 2. Under-15: South West 2 North West 0; Midlands 4 West 2, North East 2 West 3; South East 1 South West 1, North West 1 Midlands 3, East 3 South East 0; West 1 North East 1 Positions: 1, Midlands 10pts, 2, East 8, 3, West 7, 4, South West 7; 5, North East 4, 6, North West 1; 7, South East 1
DUNDEE: Indoor tournament: Gordonians 3 Menzieshill 5, Bell Inns 3 Dita 10, Scotland under-21 8 Loughtonians 7.
ROTHERHAM: Women's under-21 tournament: North 3 West 3, East 4 South 0; Midlands 5 West 3.
SHEFFIELD: Women's under-18 and under-16 tournaments: Under-18: Midlands 4 South 0, North 0 East 0; West 0 Midlands 2. Under-16: North 0 East 1, South 1 West 2, Midlands 4 East 0.

ICE HOCKEY

NATIONAL LEAGUE (NHL): Washington 5 Florida 4, Pittsburgh 9 Hartford 4, Tampa 3 Montreal 1, Chicago 4 Winnipeg 3, St Louis 4 Dallas 1; NY Rangers 3 Vancouver 2.
WORCESTER, Massachusetts: World junior championship: Group A: Finland 4 Ukraine 1. Group B: Sweden 6 Germany 2

LUGE

RAUTAVAARA, Finland: World Cup: Singles: Men: 1, G Pitz (Austria) 2min 53.69sec, 2, A Blasbichler (It) 2:54.01, 3, M Graseber (It) 2:54.18, 4, H Rusitz (Austria) 2:55.13, 5, R Tomeltsch (Austria) 2:55.43 Women: 1, E Holzknecht (Austria) 2min 58.48sec, 2, I Zechner (Austria) 2:58.59, 3, S Manner (Austria) 2:59.84, 4, S Steinacher (It) 3:01.40; 5, L Panjutina (Russ) 3:02.08

SKIING

BORMIO, Italy: Men's World Cup downhill: 1, L Kjus (Nor) 1min 55.35sec, 2, A Schifferer (Austria) 1:55.66, 3, E Podivinsky (Can) 1:55.86, 4, W Perathoner (It) 1:55.87 5, A Skaarda (Nor) 1:55.91. World Cup positions: Downhill: 1, L Alphand (Fr) 263pts; 2, Kjus 225, equal 3, P Ortlieb (Austria) and X Gigandet (Switz) 175; 5, R Assinger (Austria) 146. Overall: 1, Kjus 865, 2, M von Grüngen (Switz) 498, 3, H Knaus (Austria) 390, 4, A Tomba (It) 356, 5, F Nyberg (Swe) 327. Nations Cup: 1, Austria 2,717, 2, Switzerland 1,720; 3, Norway 1,691, 4, Italy 1,476, 5, France 1,094
SEMMERING, Austria: Women's World Cup slalom: 1, P Wiberg (Swe) 1min 40.28sec, 2, K Roren (Switz) 1:41.20, 3, E Eder (Austria) 1:41.78; 4, K Andersson (Swe) 1:41.78, 5, M Accola (Switz) 1:41.96 World Cup positions: Slalom: 1, Eder 260pts, 2, Wiberg 200, 3, U Hrovat (Slovenia) 152; 4, K Roren (Slovenia) 176, 5, Accola, 174. Overall: 1, A Mescalzas (Austria) 488, 2, A Wachter (Austria) 478; 3, M Ertl (Ger) 433, 4, K Seizinger (Ger) 413, 5, M Dortmeister (Austria) 349

SNOOKER

IRTHLINGBOROUGH: Dr Martens European League: R O'Sullivan bt P Ebdon 6-2; K Doherty bt S Davis 5-3; J White drew with J Parrott 4-4

POOLS DIVIDENDS

VERNONS: Treble chance: 24pts £197,969.25, 23 £651.25, 22 £35.35, 21 £5.95.
LITTLEWOODS: Treble chance (maximum points 24): 24pts £1,453,672, 23 £1,213.10, 22 £68.60, 21 £10.30, 20 £2.40.
ZETTERS: Treble chance: 24 pts £57,689.20, 23 £151.80, 22 £8.35, 21 £0.95. Easy six: £263.80. Four draws: £4.00. Eight homes: £13.20. Four aways: £196.60. Lucky nos: 8, 3, 23, 6, 11, 2

SNOW REPORTS

	Depth (cm) L	U	Conditions Piste	Off/p	Runs to resort	Weather (5pm)	°C	Last snow
ANDORRA								
Soldeu	20	60	good	varied	fair	fine	-4	27/12
(Good skiing thanks to excellent piste grooming)								
AUSTRIA								
Kitzbühel	30	90	good	powder	art	sun	-6	27/12
(Good skiing on most pistes; some minor queueing)								
Mayrhofen	5	40	good	varied	closed	cloud	-10	26/12
(Good skiing on firm-packed snow; all 30 lifts open)								
St Anton	15	180	good	powder	icy	snow	-3	29/12
(Good skiing but some pistes developing icy patches)								
FRANCE								
Alpe d'Huez	70	180	good	powder	good	snow	-1	29/12
(Excellent powder skiing after heavy snowfall)								
Megève	20	50	fair	varied	closed	snow	2	29/12
(Very varied with good parts and grassy patches)								
Tignes	95	135	powder	powder	good	snow	-3	29/12
(More than 30cm of fresh powder; high avalanche risk)								
Val d'Isère	80	150	good	powder	good	snow	-4	29/12
(Excellent snow but avalanche danger persisting at altitude)								
Val Thorens	65	105	good	varied	good	snow	-2	29/12
(Excellent snow conditions but visibility poor)								
SWITZERLAND								
C Montana	5	90	good	powder	closed	snow	-4	29/12
(Soft, forgiving snow on open pistes; good skiing)								
Mürren	30	120	good	powder	good	snow	-3	29/12
(Good skiing on all open slopes, avalanche danger)								
Wengen	55	85	good	powder	fair	snow	-2	29/12
(More snow forecast; 30cm of powder available)								

Source: Ski Club of Great Britain. L - lower slopes; U - upper; art - artificial.

Midlands move in on junior double

By Sydney Friskin

PROVIDED the organisers win their battle against the elements, Midlands should complete a double triumph in the junior divisional hockey tournament scheduled to end at Clifton College, Bristol, today.

In the under-17 matches yesterday, West failed to stand up to Midlands, who won 4-0. Standage, from a short corner, Leask and Carter added to the goal scored in the first half by Anderson.

Midlands next ended the hopes of North West by defeating them 4-2. Late goals, by Cheetham, from a short corner, and Thomas, put new life into North West but Midlands had already established a 4-0 lead. Landers, from a short corner, and Leask supplied second-half goals to add to those by Pritpal Singh, from a short corner, and Leask. West, who ended the day in second position, were consoled by a 2-0 victory over North East, with a goals, in each half, by Seccombe and Newham. In a match that promised much and achieved little, West and South East ended goalless.

At under-15 level, Midlands continued their onward march with a 4-2 victory over West, who fought back to 3-2 with a goal by Bryant only for Jones to make the match safe with his second goal a minute later. Starling, Mantell and Taylor scored the Midlands' other goals.

South East, usually a force to reckon with, ended the day at the bottom of both divisions.

Honda has plans for grand prix return

HONDA, which powered five drivers to world championships and helped win six constructors' crowns, is considering returning to the Formula One motor racing circuit in 1997, an official for the Japanese car maker said yesterday.

"It's too late to get back into the 1996 season, but next year may mark the start of a discussion over getting back into Formula One racing," Aki Kato, a Honda spokesman, told *Dow Jones Asian Equities Report*. "A lot of people inside Honda are happy about this possibility."

Honda powered every constructors' champion from 1986 to 1991 and every driving world champion from 1987 to 1991, but withdrew from the sport in 1992 because of slumping earnings. It was a cost-cutting measure to free engineering resources previously committed to the racing programme. Many of those former Formula One engineers were assigned to work on an engine development project for a new Honda Acura model for the commercial market, scheduled to be unveiled next month.

Kato said that a re-entry into the racing world would boost the morale of Honda employees.

Only Ford Cosworth and Ferrari have won more season titles than Honda, which is fourth in the list of all-time race victories (71) behind Ford (174), Ferrari (105) and Renault (74). Renault passed Honda in the all-time victories list last season, winning 16 of the 17 events with Benetton and Williams.

THE TIMES
Atlases of the World
Now! No handling charges and FREE postage to all our UK customers
Offer applies United Kingdom only

The Times Atlas of the World
9th Comprehensive (De Luxe) Edn £85
7th Concise Edition £40 (from Jan 1st £45)
3rd Family Edition £17.99
Reference Edition £12.99
Compact Edition £8.99
Mini (Pocket) Edition £5.99

Thematic Atlases & Histories
The Times Atlas of World History £40
Concise Edition (Paperback) £14.99
Compact Edition £9.99
The Times Atlas of Archaeology £35
The Times Atlas of the Second World War
50th Anniversary Edition £27.50
The Times Atlas of European History £25
The Times London History Atlas £22.99
The Times Illustrated World History £25
The Times Illustrated History of Europe £25

Also available
The Times 1000 1996 - Top Business Guide - £35
The Times Guide to the European Parliament £25
to the Peoples of Europe £15.99
to the Single European Market £8.99
to the New British State £16.99
to the Middle East £8.99
The Times Good University Guide 1995/6 £8.99
The Times Night Sky 1996 (Guide Booklet) £3.50

Please send cheques or postal orders (no credit cards) payable to Akom Ltd, 51 Manor Lane, London SE13 5QW
Enquiries: 0181 852 4575 (24 hours)
Delivery up to 8 days (UK)

THE TIMES
SNOWLINE
0891 333 568
24hr skiing information direct from the resorts in:
AUSTRIA • FRANCE • SWITZERLAND • ITALY
REST OF EUROPE • N. AMERICA/CANADA
SPAIN/ANDORRA • ROMANIA/BULGARIA
Or for a faxed report, dial:
0891 662 258
from a telephone linked to a fax machine
WEATHERLINE 0891 333 462
Comprehensive outlook in the skiing areas for the week ahead
The Ski Club of Great Britain 118 Eaton Square, London SW1W 9AF
SKI CLUB
Calls cost 39p/min cheap rate 49p/min at all other times
Up-to-date information on all Scottish ski resorts
0891 200 627

RUGBY UNION 44

BIG FREEZE ALLOWS HEINEKEN CUP TO TAKE CENTRE STAGE

SPORT

SIMON BARNES 46

BIDDING FAREWELL TO A YEAR OF SPORTING MADNESS

SATURDAY DECEMBER 30 1995

Delusions of grandeur imperil Football League



Dent: stands as a voice of reason

Rob Hughes warns of the damage threatened as principles are thrown overboard for greed

The Endsleigh Football League, the rump of 72 clubs abandoned when the Premier League was formed three years ago, stands in peril this weekend. Some of their number, still pursuing a second tier of greed and delusions of power, threaten to break ranks and to form what they regard as an autonomous second premier league.

Little do they care for their brothers who would go under, little do they consider that occupation of any division below the self-elected elite is but a transient existence, and little, it seems, do they appreciate how much their threats and their brinkmanship bores the paying customers.

Ron Noades, chairman of Crystal Palace, still hankers after the world of greed: the Premiership from which his club was demoted. He claimed before the three-hour emergency meeting of the first division clubs yesterday that; unless 80 per cent of the television money was conceded to the 24 first division clubs, he and Robert Chase of Norwich would lead the rebellion.

It did not happen yesterday — and they have given themselves until tomorrow to put up or shut up — and the signs are that too few clubs will vote with him for fragmentation of what is left of the Football League.

Two voices made some sense yesterday. Neither were those of club chairmen. "There isn't a common purpose," David Dent, the Football League secretary, said. "Some want to go with the Premier League, some want more money, and some want more power."

And the other voice? Sheila Spiers, of the Football Supporters' Association. She warned: "Football from the top down is becoming increasingly selfish, and the FA increasingly weak." She said, this perceptive woman, that if there is any more division in the remainder of the Football League, it will kill the great dream that supporters have of clubs being able to progress from the bottom to the top of this game, this increasingly fractious business.

She puts her finger on the pulse of what should be the lifeblood of a competitive sport. It is that together they stand a chance of life, of progression; divided, they will fall.

John Reames, of Lincoln City, said it all: "We've seen no signs of leadership to keep the game together."

We must hope that those men still clinging to delusions of grandeur have some sense talked into them before tomorrow. They already are offered 75 per cent of the £125 million over the five-year Sky deal to the Football League. Already the clubs of the second division are offered only 16.5 per cent, and those of the third, 8.5 per cent.

Yet, the chairmen who deem themselves to be the leaders of the power clubs beneath the Premiership are prepared to break up the League for that extra 5 per cent. This tells us that it is as much about power as pennies.

Presumably, they have some vision. Presumably, they have looked over the precipice and realised that if there is any further break-up in what used to be a common league, then the lower clubs will be sunk without trace. Some of them, proud names such as Bradford City, Preston North End and the like, may in any event be forced down the part-time route of subsistence that is the norm in Scotland.

This may be coming anyway, but why on earth should the men already in the second tier of the greed league accelerate the decline? One can understand that market forces prevail, that supermarkets cannot be expected to subsidise the corner shop when they believe they could profit by putting it out of business.

But they are more dangerous to themselves than the threat they wailed over two weeks ago when the Bosman verdict was announced. The very chairmen now scrabbling over power and money within the League, put voice to the cries that the end of the transfer market as we know it would strangle the life out of smaller, selling clubs.

Now they have their hands around the throats of their brothers ... and if they are not careful, they will destroy what is left of the fabric of football. The word *league* is meant to signify unity, the fight for a common purpose. Are the bulk of Endsleigh League chairmen not capable of seeing that, and clinging to it?

Merson's example, page 42
Prunier ready, page 43
Nicol blossoms, page 43

Kirsten rescues South Africa

England given faint hope of forcing victory

FROM ALAN LEE, CRICKET CORRESPONDENT, IN PORT ELIZABETH

PORT ELIZABETH (fourth day of five): England, with all second-innings wickets in hand, need 308 runs to beat South Africa

ENGLAND'S new capacity for saving matches that they cannot win will surely be examined for the second time in this series at St George's Park today. A fourth Test that has proceeded in slow motion, yet with snowballing drama and intrigue, will climax with England batting for survival, though only after the heroics of a depleted bowling attack had fleetingly and improbably raised the prospect of victory.

Shortly before tea yesterday, the grip that South Africa had exerted on this game since winning the toss was suddenly loosened. Their second innings, notionally a platform for declaration and assault, lay in ruins at 69 for six and, with more than four sessions remaining, their overall lead of 234 was vulnerable.

Three bowlers, magnificently led by Dominic Cork, had given England hope in a situation that apparently contained none. Yet they had also created a dilemma because, paradoxically, the earlier that England were batting again, then the greater their chances of defeat. The mental contortions demanded by this twist were soothed when a seventh-wicket stand between Gary Kirsten and Shaun Pollock virtually doubled the South Africa score and narrowed England's options once more.

Technically, they can still win, for their requirement is to score 308 in the final 90 overs of the game. It is, however, an unreasonable expectation on a pitch that has stifled positive thought throughout and will inevitably turn increasingly today. No day of this game has yielded more than 238 runs, and the cricket yesterday, taut and eventful though it was, produced only 195. According to Ladbrokes, England are no more than 12-1 against winning, but they will be happy to escape, to fly westwards for the denouement at Cape Town next week.

Matches such as this, in which the stakes are so high, runs are at a premium and the focus is on predatory outcricket, have a habit of being combustible, and those who believe in nannyish constraints on cricketers' emotions may feel that the conduct of a few has been too colourful. Yet to belabour Michael Atherton for his response to a cruel decision or to condemn others for expressing themselves too zealously is to miss the point of the contest.

This has not, at any stage, been an acrimonious series, nor one in which either side has required a match referee to keep its players in order. It has been highly competitive, as is only right, but unfailingly good-natured. That mood prevailed again yesterday. When, after tea, Cyril Mitchley cautioned Cork for bowling persistently down the leg side, and followed up with a call of "wide", it was no more than an umpire applying the spirit of the law against a team determined to bend it in search of survival. Umpires should act more often against such blatant negativity and then, perhaps, it would disappear as a tactic automatically attempted by teams intent only on delaying their destiny.

That nine wickets fell in the first two sessions, when only 17 had been taken in the preceding three days, required some explanations, and poor batting was paramount among them. England, for whom the only priority was to bat beyond lunch, did not even make it halfway after Richard Illingworth had cut expansively to gully, and much of the South African batting later in the day was equally generous.

England's last three wickets went down for five runs in 14 balls. Peter Martin, shaken up by a blow on the helmet grille from Allan Donald, was bowled playing back to Paul Adams, and Jack Russell, left only with the lame Mark Ilott for company, carved Donald high to second slip. Russell and Martin were quickly back in the action, combining to dismiss Hudson and Cronje before lunch as Martin's outswinger worked devilishly. South Africa must have pondered his blow on the head and feared that they had woken a new Devon Malcolm.

Ilott had taken the field, anxious to play his part, but his thigh strain let him down on an initial canter at fine leg. He had to abandon hope, leaving Atherton with a threadbare attack: but, having dismayed him on Wednesday, the bowlers now responded superbly, with Cork an inspiration. For three hours, broken only by lunch, he pounded in from the Duckpond End and, though he had to wait until his fifteenth over for reward, he then cashed in spectacularly with three wickets, at no cost, in 17 balls.

Illingworth had by now removed the dangerous Cullinan, deftly stumped as he moved outside leg stump to break up the defensive line. Cork, taking wickets in batches as he so often does, suddenly and unexpectedly upset all the permutations of the game. Rhodes, half-forward, was leg-before; McMillan flapped a bouncer to Hick, who had been placed at leg slip for the ploy only four balls earlier; and Richardson was caught behind, giving Russell his 23rd victim in five innings.

The band, with Ali Bacher and assorted dignitaries in their midst, sung on lustily as the unflappable Kirsten found a partner in Pollock and, once this pair were established, England knew that their one road home was the long one. Set, eventually, to bat through the last nine overs of the evening, Atherton and Alec Stewart achieved the first objective without alarms. They will do well to avoid a few today.

Letters 21
Russell portrait 46
Tireless Cork 46

GRAHAM MORRIS



Cullinan's innings ends in a wild swing at Illingworth and a stumping for Russell as England fight back at St George's Park yesterday

SCOREBOARD FROM PORT ELIZABETH

South Africa won toss

SOUTH AFRICA: First Innings 428 (D J Cullinan 91, D J Richardson 84, G Kirsten 51; D G Cork 4 for 113)

Second Innings

A C Hudson c Russell b Martin .. 4 (7min, 12 balls)
G Kirsten c Illingworth b Martin 69 (287min, 176 balls, 8 fours)
*W J Cronje c Russell b Martin . 6 (25min, 18 balls, 1 four)
D J Cullinan st Russell b Illingworth 14 (80min, 57 balls, 1 four)
J N Rhodes lbw b Cork ..... 0 (13min, 8 balls)
B M McMillan c Hick b Cork .. 1 (17min, 13 balls)
†D J Richardson c Russell b Cork . 0 (7min, 5 balls)
S M Pollock c Cork b Illingworth 32 (95min, 74 balls, 4 fours)
C R Matthews c and b Illingworth .. 5 (19min, 18 balls, 1 four)
A A Donald not out ..... 12 (23min, 13 balls)
P R Adams not out ..... 0 (6min, 3 balls)
Extras (b 8, lb 7, w 1, nb 3) 19
Total (9 wkts dec, 65.3 overs, 294min) 162

FALL OF WICKETS: 1-6 (Kirsten 1), 2-18 (Kirsten 4), 3-60 (Kirsten 28), 4-65 (Kirsten 31), 5-69 (Kirsten 31), 6-69 (Kirsten 31), 7-135 (Kirsten 61), 8-146 (Kirsten 65), 9-160 (Donald 10).

BOWLING: Cork 26.3-5-63-3 (nb 4, w 1, 20-4-44-3, 6-1-19-0, 0 3-0-0-0), Martin 17-8-39-3 (7-7-0-2, 3-0-14-0, 4-1-12-0, 3-0-13-1); Illingworth 22-7-45-3 (1-0-1-0, 21-7-44-3).

SCORING NOTES: Fourth day: Lunch: 34-2 (17 overs, 73min) Kirsten 15, Cullinan 1. Tea: 87-6 (43 overs, 190min) Kirsten 41, Pollock 8 Declaration at 5 14pm

ENGLAND: First Innings

*M A Atherton c Richardson b Adams .. 72 (297min, 237 balls, 6 fours)
A J Stewart c Richardson b Pollock . 4 (6min, 2 balls, 1 four)
J E R Gallian c Cullinan b Pollock 14 (95min, 78 balls, 2 fours)
G P Thorpe c Rhodes b Adams .. 27 (53min, 34 balls, 3 fours)
G A Hick lbw b Donald .... 82 (190min, 158 balls, 1 six, 8 fours)
R A Smith lbw b McMillan ..... 2 (8min, 9 balls)
†R C Russell c Cullinan b Donald 30 (168min, 114 balls, 3 fours)
D G Cork c Richardson b Pollock .. 1 (3min, 3 balls)
R K Illingworth c Hudson b Donald 28 (110min, 91 balls, 5 fours)
P J Martin b Adams ..... 4 (5min, 6 balls, 1 four)
M C Ilott not out ..... 0 (4min, 2 balls)
Extras (lb 9, w 1, nb 9) 19
Total (120.4 overs, 476min) 263

FALL OF WICKETS: 1-7 (Atherton 2), 2-50 (Atherton 24), 3-88 (Atherton 35), 4-163 (Hick 34), 5-168 (Hick 37), 6-199 (Russell 5), 7-200 (Russell 5), 8-258 (Russell 29), 9-263 (Russell 30).

BOWLING: Donald 25.4-7-49-3 (nb 6; 4-0-9-0, 6-3-4-0, 4-1-9-0, 6-1-18-1, 5 4-2-9-2); Pollock 22-8-58-3 (nb 3, w 1, 3-2-5-1, 2-1-1-0, 5-2-16-1, 7-2-15-0, 3-0-16-1, 2-1-5-0); Adams 37-13-75-3 (7-2-16-0, 8-2-23-1, 2-1-5-0, 12-3-28-1, 8-5-3-1), Matthews 20-7-42-0 (4-2-6-0, 5-0-14-0, 2-1-3-0, 4-1-13-0, 5-3-6-0), McMillan 15-6-30-1 (nb 1; 5-3-5-0, 7-3-13-1, 3-0-12-0), Cronje 1-1-0-0.

Second Innings

*M A Atherton not out ..... 9 (37min, 36 balls)
A J Stewart not out ..... 8 (37min, 21 balls, 1 four)
Extras (nb 3) 3
Total (no wkt, 9 overs, 37min) ... 20

BOWLING: Pollock 2-0-4-0 (nb 1); Donald 2-0-9-0 (nb 1), Adams 3-2-4-0, McMillan 2-1-3-0 (nb 1) (one spell each)

Umpires: S A Bucknor (West Indies) and C J Mitchley. TV replay umpire: R E Koertzen Match referee: C H Lloyd (West Indies)

RESULTS: First Test (Pretoria): match drawn. Second Test (Johannesburg) match drawn. Third Test (Durban): match drawn.

TEST TO COME: Fifth (Cape Town) January 2 to 6.

☐ *Compiled by Bill Frindall*

DO·TO·BED AND·SO·TO·BED
The Complete Bedroom Shop
SALE
Now On

The Gothic, Beautiful 5'0" Hand Forged Metal Bedstead in Pewter finish was £845 Now Only £675
Bedsteads of Brass Wood Cast Metal Divan & Mattress Sets Furniture & Bedlinens
London 0171 731 3593
Tunbridge Wells 0189 251 5099
Harrogate 0142 350 3060
Wilmslow 01625 52 2292
Edinburgh 0131 225 6998
Stourbridge 0138 437 4717
Keswick, Cumbria 0176 877 4881
Belfast 0123 232 4154
ASTB Stidlos at Darlington 0132 538 1132
Middlesbrough 0164 223 0988
Newcastle 0191 261 6969
Grimsby 0147 235 3251
Bath 0122 544 4554

Sports agenda wrecked by the big freeze

THE big freeze will hit the sporting programme even harder today than it did on Boxing Day, forcing most football and rugby matches to be called off and ruling out all racing.

Deep frost across the country meant that three FA Carling Premiership matches were called off 24 hours before kick-off, along with five in the Endsleigh Insurance League first division, ten in the second division and nine in the third.

The Premiership casualties — all at grounds without undersoil heating — were Aston Villa v Sheffield Wednesday, Southampton v Manchester City and the visit of Newcastle United, the leaders, to West Ham United.

Year ends on high note for Edwards

BY IVO TENNANT AND DAVID HANDS

JONATHAN EDWARDS, the world record-holder for the triple jump, is one of several prominent sportsmen and sportswomen to be recognised in the New Year's Honours List, which is published today.

Edwards is appointed MBE, as are Ian Rush, the Liverpool footballer, and the rugby union players, Dean Richards and Robert Jones, former colleagues in British Lions teams. Shaun Edwards, the captain of the England rugby league team, is appointed OBE, as is Dermot Reeve, the Warwickshire cricket captain.

Edwards's achievements over the past year have been remarkable. Twice he improved the world record at the world championships and broke the 60-feet barrier. "I am thrilled," he said. "This achievement, along with the BBC award, has made for a fabulous end to a fantastic year for me."

His namesake, Shaun, was less ecstatic. "I think there are people in fields other than sports and entertainment probably more deserving of an OBE, such as those in charity work; but I am very proud to be in great company. I don't think there are many people in rugby league to have been given awards like this."

Edwards, who is also the captain of Great Britain, led Wigan to a grand slam of league and cup successes last season.

Rush, 34, the Wales forward, has scored 343 goals in 646 appearances for Liverpool. One of ten children, his father, a steelworker, had to work an extra shift to be able to buy him football boots.

Richards and Jones were mainstays of the successful British Isles team in Australia in 1989 and Richards, 32, enjoys cult status at his only club, Leicester. The last of his 45 caps, in an international career spanning nine years, came against New Zealand in the World Cup semi-final last June.



Edwards: topped athletic and personality polls

Jones, 30, has also been a one-club man while accumulating 54 Wales caps, though this season he has been linked with a move to Harlequins. He has played in all three World Cups, as has Richards who, on Wednesday, scored his 101st try for Leicester, against the Barbarians.

Reeve, who led Warwickshire to a unique treble in 1994, gained two more trophies last summer. Speaking from South Africa, where he has joined the England touring party for the one-day internationals, he gave the credit to "everyone at Edgbaston".

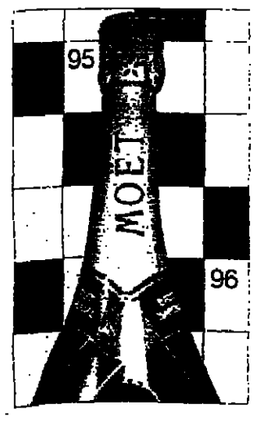
Also honoured is Alan Smith, the chief executive of the Test and County Cricket Board since 1987, who has been appointed CBE. A former Oxford Blue, he, too, captained Warwickshire and played for England on six occasions.

Bernard Gallacher, 46, the Ryder Cup captain who never wavered from his belief that he would lead Europe's golfers to victory, is appointed OBE. "I never really doubted taking the captaincy for a third time; I wanted one last chance," he said.

Karen Dixon, an outstanding horsewoman who began competitive eventing at the age of 11, is appointed MBE. At the age of 17, she won individual and team gold at the European junior championships and was a silver medal-winner at the 1988 Olympic Games in Seoul.

هكذا من الاصل

COMPETITIONS



Win cash and fizz with the New Year 'jumbo'

Page 6

PLUS: Write a winning Punchline, page 19

TRAVEL



Roaming the rich and romantic byways of Nice

Page 15

PLUS: Skiing and more in Sweden, page 12

OFFERS



Your chance to be tonight's Lottery millionaire

Page 11

PLUS: 2 for 1 classic books offer, page 3

BOOKS



Why the fame game is a drag for Barry Humphries

Page 7

PLUS: Bestsellers of the year, page 6

WEEKEND

THE TIMES SATURDAY DECEMBER 30 1995

YOU WILL TRAVEL FAR NEXT YEAR ... AND I FORESEE WHERE



By Brian MacArthur

The World Travel Market, which is staged every autumn at Earls Court in London, is the highlight of the year for the British travel trade. It is where dozens of ministers of tourism and hundreds of states and nations, travel companies and hotel chains, market their dream holidays for the next year — and sell the new, unspoilt areas of the world that are about to be exploited to sate the appetite of the world's biggest *industry, mass tourism.*

It was where, this year, I learned that the number of charter flights to Goa, each with 274 passengers, has risen from 200 a year four years ago to more than 1,000 this year. It was also where the Indian minister of tourism announced that airports are being built at Agra, Jaipur and Bangalore. Soon British tourists will be able to fly direct to Agra for £400 and see the splendour of the Taj Mahal within 24 hours of leaving home.

I was on a charter flight only last Christmas for a Thomson holiday in Delhi, Agra, Jaipur and Goa and it took two flights and a six-hour drive to get to Agra. Yet the news about the new Agra airport still provokes mixed reactions. Isn't it splendid that so many more thousands of Britons will be able to savour the glory of the Taj, the magnificent forts and palaces, the vivid colour, the overwhelming friendliness and the sheer throng of India? Yet the Taj, like the *Uffizi in Florence or the Sistine Chapel in* Rome, is already so crowded that the experience, albeit that it inspires a sense of awe, is becoming sullied.

Along the beach in Goa, the next hotel was half a mile away. But a new hotel was already being planned between the two. Greed always wins so there will be another soon, and then another. Goa is a long way yet from becoming another Spanish costa but the beach will become crowded and there will no longer be any sense of solitude. With seven-night round-the-world holidays from London via Bangkok, Sydney and Los Angeles on offer from British Airways Holidays from £940 — and returns to Australia and New Zealand up to £300 cheaper from the Student Travel Association (STA) and Austravel — short weekend breaks advertised to Cape Town, New York, Montreal or Marrakesh, and jumbo jets getting even bigger, the world is becoming smaller every year and the reach of mass tourism ever wider. So the smart traveller who enjoyed Goa before the charter flights got there is already moving south to Kerala, one of the hot tips for 1996.

So if France, Kenya, Jamaica or Florida provoke the jaded reaction of Been There, Done That, where are the smart travellers who want to stay ahead of the crowd and upstage the neighbours heading in 1996? Ask the experts, and the three hottest tips are Burma, Costa Rica and Colombia but there are also many others around the world that still remain unspoilt and undiscovered.

The sharpest traveller follows in the footsteps of the most intrepid — the students (or the Germans). For students Costa Rica was the "in" destination two years ago, and the travel trade is now catching up. Now it is the Yemen and Colombia — both choices that are endorsed by specialist travel companies such as Cox and Kings and Exodus — that are hotly tipped for 1996 by STA, which specialises in travel for the under-26 age group and sent more than 350,000 abroad this year (see page three). Also strongly tipped in Arabia are Oman and Syria.

One attraction of Colombia is its stunning Caribbean coastline. For another taste of the Caribbean that the cruise liners and charters have yet to reach, it is worth visiting

Continued on page 3, col 1

HEAL'S
WINTER SALE
NOW ON · NOW ON · NOW ON · NOW ON
TOTTENHAM CRT RD W1 · TUNSGATE GUILDFORD HEAL'S OUR NEW STORE IS NOW OPEN AT KINGS RD SW3

CHOICE

Planning to see a show or a film, an exhibition or a concert? *The Times* critics select the best entertainment

THEATRE

Benedict Nightingale

THE JUNGLE BOOK: Who on earth would dare to stage stories largely written in Tennyson-speak, involving creatures as diverse as pythons and bears, making no concessions to vegans or animal-rights activists, and having as their climax the squashing of a tiger in a buffalo stampede? Tim Supple, that's who. His adaptation of Kipling's Mowgli tales may not be quite as blunt, brisk and bold as his version of the Brothers Grimm last Christmas, but it is as true to the original, richer and more dramatically resourceful, and riveting throughout.

Young Vic, The Cut, London SE1 (0171-928 6363). Evenings, tonight and Wed Jan 3 to Sat Jan 6 at 7pm: matinées, today and Sat Jan 6, 2.30pm.

AN INSPECTOR CALLS: Feeling a little guilty about having indulged too much over Christmas? Then go and purge yourself at Stephen Daldry's revival of J.B. Priestley's 50-year-old thriller. Ian McNeill's wonderfully weird set and the director's many imaginative touches combine with a moral text to surprisingly entertaining effect. What had seemed no more than a drawing-room melodrama about a family's serial abuse of a hapless working girl is grippingly revealed as a heavyweight denunciation of the callousness of our century.

Garrick, Charing Cross Road, London WC2 (0171-494 5085). Evenings, Mon-Fri 7.45pm, Sat 8.15pm: matinées Wed 2.30pm, Sat 5pm.

DANCE

John Percival

MR WORLDLY WISE: Twyla Tharp's three-act *Creation* for the Royal Ballet has met with a mixed reception: there has not been a lot of support for her mishmash Rossini score. And opinions are strongly divided on Tharp's choreography and production. Still, it has good dancing from a cast led by Irek Mukhamedov, Darcey Bussell and Tetsuyo Kumakawa, and you can make up your own mind about it for prices below the Covent Garden norm. Only two further showings in this run, but performances in the summer are a possibility.



Tharp's *Mr Worldly Wise*

Royal Opera House, Covent Garden, London WC2 (0171-304 4000). Jan 4 and 5 at 7.30pm.

FESTIVE SEASON BALLETS: Last week of *The Nutcracker* and *Cinderella* in London, danced respectively by the English National Ballet on the South Bank and the London City Ballet at Sadler's Wells. In Edinburgh, the Northern Ballet Theatre's *A Christmas Carol* opens for two weeks next Wednesday.

Royal Festival Hall, South Bank, London SE1 (0171-960 4242) until Jan 6, (except Sun) at 7.30pm, matinées each Sat and Jan 2 at 2.30pm.

Sadler's Wells Theatre, Rosebery Avenue, London EC1 (0171-713 6000) until Jan 6, except Sun, at 7.30pm. Matinées are held each Sat at 2.30pm.

Festival Theatre, Nicolson Street Edinburgh (0131-529 6000), Wed until Jan 13 (except Sun), at 7.30pm. Matinées Thurs at 2pm, Sat at 2.30pm.

GALLERIES

Richard Cork

BOMBERG AND SANDLE: A powerful double bill at the Jason & Rhodes gallery, where David Bomberg's images of a bomb store are twinned with Michael Sandle's recent work. In 1942 Bomberg was commissioned, as an official war artist, to paint an underground bomb store in Burton-on-Trent. The committee rejected the painting he submitted, but Bomberg's images of the store deserve to be ranked among his finest later pictures. Rather than seeing the bombs as a source of military strength, he emphasises the eeriness of the shadowy store. And Bomberg's agitated brush marks imply that, at any moment, the bombs might explode — a prediction borne out when the entire store was blown up two years later. Michael Sandle's drawings and small sculpture are likewise preoccupied with death. *The Queen of the Night* is a sinister figure who holds a wreath, and in *Totes Meer*, Sandle pays homage, in bronze, to Paul Nash's great Second World War painting of the same title. Other images, *Burning Façade* and *The Suicide*, reinforce Sandle's obsession with apocalyptic themes.

Jason & Rhodes, 4 New Burlington Place, London W1 (0171-434 1768) until Jan 13.

SAM TAYLOR-WOOD: In a darkened room at White Cube, Sam Taylor-Wood shows a disturbing new two-screen film entitled *Travesty of a Mockery*. A man and a woman are locked in a bitter argument. Most of the time, each figure is confined within one screen. The space between them heightens the extent of their differences. And Taylor-Wood makes the experience all the more disturbing by constant cutting, so that we are presented only with raw fragments. Viewing this rasping work in a small, intimate gallery, we feel more and more like voyeurs who are witnessing private misery.

White Cube, 44 Duke St, London SW1 (0171-930 5373) until Jan 20.

MUSEUMS

John Russell Taylor

THE PASSAGE OF TIME: The distinction between ceramics and sculptures often seems semantic at best: surely the only difference between craft and art cannot be merely one of medium? If the discussion still rumbles on, Ewen Henderson's new show of ceramics and drawings should rapidly demonstrate its irrelevance. His pots, large and ragged and irregular, like something that air and water and volcanic fire have worked on, are just sculptures, whatever they are made of. His world, full of delicate checks and balances, volume built up and space scooped out, is undoubtedly a sculptor's world. The ceramics are accompanied by 30 drawings, indicating vividly to what sort of things he looks for inspiration: standing stones and circles, eroded surfaces of rock. There are also three pieces, six or seven feet high, on an island in the park surrounding MAC.

MAC, Cannon Hill Park, Birmingham (0121-446 4372). Daily noon-8pm, until Jan 28.

THE WORLD OF CONSTANCE STUBBS: Stubbs was born in 1927 and, after leaving the Royal College, she spent periods in Greece, taught in Shropshire and Kent, and was able to become a full-time artist only in 1981, when she moved to Suffolk with her family. This retrospective covers the full range of her work, which proves surprisingly wide, including etchings, lithographs and drawings, as well as the richly textured, tumultuously coloured mixed-media works for which she is best known. Her subject matter, though, is remarkably consistent: the simple annals of the poor, hardship and its overcoming, and the intimacies of family life. A skilled draughtsperson, she keeps mawkishness at bay by her discipline and exuberance.

Christchurch Mansion Museum, Christchurch Park, Ipswich (01473 253246) Tues-Sat 10am-4.15pm, Sun 2.30-4.15pm until Feb 4; closed Dec 31 and Jan 1. Admission £2, concessions £1.

MARILYN KINGWILL



Clive Mendus as Shere Khan in Tim Supple's politically incorrect *Jungle Book* at the Young Vic

CLASSICAL

Richard Morrison

BEETHOVEN IN FOURS: January will be the month of the Beethoven string quartets. The remarkable American ensemble, the Emerson String Quartet, embark on a Beethoven cycle on the South Bank later in the month. But our own Lindsay Quartet, superb and seasoned interpreters of these profound masterpieces, are first out of the blocks. Back in 1984 they won *Gramophone*'s Chamber Award for their Beethoven quartet recording, and their interpretations have matured still further since then. Their cycle opens at the Wigmore Hall this Wednesday with a programme including the *A minor Quartet, Op 132*. More recitals — mostly mixing early, middle and late works in ways that will doubtless offer intriguing insights into Beethoven's development — follow on Friday and Saturday, then on January 10, 12 and 13.

Wigmore Hall, Wigmore St, London W1 (0171-935 2141). Wed and subsequent dates, 7.30pm

ARS SUBTILIOR: Not the most inviting title for what should be an attractive and illuminating programme of medieval music. "Ars Subtilior", subtle art, is the historical name given to the virtuosic and highly complex pieces that were written by the group of composers associated with the 14th-century papal court of Avignon. They carried the mathematical codes of medieval music to fascinating extremes, comparable in a way with the avant-garde movement of post-1945 European music — but much more listenable. Philip Pickett's ever-enterprising New London Consort — two lutes, a fiddle, a recorder and the soprano Catherine Bott — dusts off the manuscripts.

Purcell Room, South Bank, London SE1 (0171-928 8990). Fri, Jan 5, at 7.30pm.

JAZZ

Clive Davis

MARLENA SHAW/JEAN CARNE: A double bill of two American singers who have built a sizeable following in the borderlands of soul and jazz. Jean Carne's credits include a stint with the Duke Ellington orchestra and Earth Wind & Fire, but she is better known as an interpreter of Gamble and Huff melodies. A soulful rendition of Joe Zawinul's *Mercy, Mercy, Mercy* brought Marlena Shaw international attention in the late 1960s before she signed up as vocalist with the Count Basie Orchestra. Her recent Blue Note small group reissue, *Live At Montreux*, finds her mixing 'n' matching songs by Jerome Kern, Stevie Wonder and hipster Bob Dorough.

The Rhythmic, Chapel Market, London N1 (0171-713 5859) Tue, Jan 2, to Sun, Jan 7. Call for times.

RAY GELATO/KING PLEASURE: Anyone who tapped a foot to *Five Guys Named Moe* will feel at home with the jumping jive of saxophonist Ray Gelato, England's answer to Louis Jordan and Louis Prima. His band's live act harks back to an era when jazz was still a popular music. King Pleasure & the Biscuit Boys, another sax-led 1940s revivalist outfit, managed to entice the great blues singer-pianist Charles Brown to make a guest appearance on their latest album, *Blues & Rhythm Revue, Volume One*. They're at their best on the bandstand.

***Gelato* — Pizza On The Park**, Knightsbridge, London SW1 (0171-235 5273) Tonight to Sat Jan 6, 9.15pm & 11.15pm.

***King Pleasure* — Ronnie Scott's**, *Broad St*, Birmingham (0121-643 4525) Tue Jan 2 to Sun 7.

FILM

Geoff Brown

THE INDIAN IN THE CUPBOARD (PG): Endearing Hollywood adaptation of Lynne Reid Banks's stories about a magic cupboard that brings toys to life, such as Little Bear, a 3in American Indian, who turns into a living person before the amazed eyes of a nine-year-old boy. Hal Scardino steers clear of cuteness as the child, and rap artist Litefoot is striking as the Iroquois warrior. Their adventures lack the knockabout frenzy of most family films, but the quiet, thoughtful approach is most refreshing. Melissa Mathison, the screenwriter for *E.T.*, wrote the script and former Muppeteer Frank Oz directed.

Odeon West End (01426-915 574)

THE WHITE BALLOON (U): Entrancingly simple and humane Iranian film about a seven-year-old girl's epic struggle to buy a goldfish for the New Year celebrations. After almost losing her banknote to snake charmers, she then sees it blown down a pavement grating by a motorbike's exhaust fumes. Can it be extricated before the shop shuts? Jafar Panahi's first feature unfolds in real time, so we share the tension as the minutes pass and shopkeepers and people passing by offer help or obstruction. The parade of rough-edged humanity and Aïda Mohammadkhani's plaintive but determined face haunt you long after the film has ended.

Odeon Kensington (01426-914 666) **Renoir** (0171-837 8402) **Ritzy** (0171-737 2121)

OPERA

Rodney Milnes

AIDA: Last chance to catch the Royal Opera's powerful revival of Verdi's intimate grand opera. Apart from two scenes of public ritual, the action is tightly focused on private pain. Daniele Gatti conducts with passion and insight, and the international cast is led by Sharon Sweet's vulnerable Aida, Nina Terentieva's implacable Amneris and Simon Estes's towering Amonasro. Dennis O'Neill, who sang Radames when Elijah Moshinsky's production was new last year, takes over the role again for this version.

Royal Opera House, Bow St, London WC2 (0171-304 4000), tonight, 7.30pm.

LA BELLE VIVETTE: The ENO's Christmas show — script by Michael Frayn, music by Offenbach — is good, clean, undemanding fun; just the job for palates sated with seasonal over-indulgence. John Gunter's elaborate sets whizz around and about and up and down. Deirdre Clancy's costumes dazzle, and Ian Judge matches both with slick direction. The romantic leads are prettily taken by Lesley Garrett and Neill Archer (Janis Kelly and Thomas Randle at today's matinée), the cast give it everything they've got, and James Holmes is the expert conductor. Only the grouchy could complain that Offenbach was into something other than clean, undemanding fun.

Coliseum, St Martin's Lane, London WC2 (0171-632 8300), today, 2.30, 7.30pm; Thurs 4, 7.30pm.

POP

David Sinclair

COOLIO: Despite the huge popularity of gangsta rap in America, the genre was making little headway in this country until Coolio came along. His song *Gangsta's Paradise* made history last October when it became the first rap single to enter the British chart at No 1, albeit with the help of a prominent sample from Stevie Wonder's *Pastime Paradise*. While reflecting the traditional gangsta preoccupations with random violence, recreational drugs and casual sex, Coolio's second album, also called *Gangsta's Paradise*, has proved a comparatively thoughtful variant of the West Coast, stick-'em-up formula. He arrives in London with a full band for the start of his first European tour.

Grand, St John's Hill, London SW11 (0171-738 9000), Jan 4 only. Call for times.

CHRIS DIFFORD & GLENN TILBROOK: Optimistically billed as "the biggest New Year's Eve party outside Trafalgar Square", this is a multi-artist show headlined by the singing-songwriting axis of Squeeze. The action is split between the Great Hall — where



Party time: Difford & Tilbrook

there will be sets from Difford & Tilbrook, Ashley Flowers (the band that supported Squeeze on their recent tour) and the panpipe ensemble Incantation — and the Recital Room, where jazz band Black Velvet will play several sets before making way for a DJ who will provide music for dancing through the night. A kilted Scottish piper will be on hand to lend a measure of authentic atmosphere to the event before the countdown to midnight.

Blackheath Concert Halls, Lee Rd, London SE3 (0181-463 0100), Dec 31.

Tharp's *Mr Worldly Wise*



Henry Goodman as Freud in Johnson's *Hysteria*



Aïda Mohammadkhani in *The White Balloon*

WEST END THEATRE GUIDE

Jeremy Kingston's assessment of theatre showing in London
■ House full, returns only ◪ Some seats available ☐ Seats at all prices

◪ **ACCORDING TO HOYLE.** Tense and crafty William Gamnara play centring on the poker sessions played between erstwhile friends
Hampstead, Swiss Cottage Centre, NW3 (0171-722 9301) Mon-Sat, 8pm, mat Sat, 4pm ◪

■ **A CHRISTMAS CAROL.** Revival of Ian Judge's popular but over-sweet production. Dave Francis plays Scrooge
Barbican, Silk Street, EC2 (0171-638 8891) Mon-Sat, 7.15pm; most mats sold out. Until Jan 13 ◪

■ **COMPANY.** Adrian Lester, Sheila Gish, Sophie Thompson in an excellent staging of Sondheim's bittersweet musical on marriage, pro and contra.
Donmar Warehouse, Earlham Street, WC2 (0171-369 1732) Mon-Sat, 7.30pm, mats Wed and Sat, 3pm ◪

☐ **THE DUCHESS OF MALFI.** Anastasia Hille plays the beleaguered heroine in Cheek by Jowl's new production in London for a month during its world tour
Wyndham's, Charing Cross Rd, WC2 (0171-369 1746) Now previewing, 7.30, mat Sat, 2.30pm. Opens Jan 2.

☐ **FUNNY MONEY.** Ray Cooney plays the man who finds a bag of bank-notes in his latest farce. Charlie Drake excellent as a sorely-tried taxi-driver
Playhouse, Northumberland Avenue, WC2 (0171-839 4401) Mon-Sat, 8pm, mats Thurs, 3pm and Sat, 5pm. ◪

☐ **THE GLASS MENAGERIE.** Sam Mendes's radiant production. Zoë Wanamaker and Clare Skinner play mother and daughter. Ben Walden is Tom.
Comedy, Panton Street, SW1 (0171-369 1731) Mon-Sat, 7.30pm, mats Sat, plus Dec 28 and Jan 4, 3pm

☐ **HOBSON'S CHOICE.** Frank Thornton in the title role of Harold Brighouse's warm-hearted comedy. Nichola McAuliffe and Graham Turner excellent as daughter and son-in-law.
Lyric, Shaftesbury Ave, W1 (0171-494 5045) Mon-Sat, 7.30pm, Sat, 3pm ◪

☐ **HYSTERIA.** Henry Goodman plays Freud, with Tim Potter as Salvador Dali, in Terry Johnson's surreal, double award-winner. The funniest serious play in London
Duke of Yorks, St Martin's Lane, WC2 (0171-836 5122) Mon-Sat, 7.30pm, mats Thurs and Sat, 3pm ◪

☐ **RETURN TO THE FORBIDDEN PLANET.** A marvellously mad mix of *The Tempest* with *Great Balls of Fire* and other cosmic hits of the 1950s and 1960s
Shaftesbury, Shaftesbury Avenue, WC2 (0171-379 5399) Mon-Thurs, 8pm, Fri and Sat, 5pm and 8.30pm

■ **ROSENCRANTZ AND GUILDENSTERN ARE DEAD.** Adrian Scarborough and Simon Russell Beale play Stoppard's attendant lords in Matthew Francis's directional debut here
National (Lyttelton), South Bank, SE1 (0171-928 2252). Today, 2.15 and 7.30pm. Mon, 7.30pm ◪

☐ **RUPERT STREET LONELY HEARTS CLUB.** English Touring Theatre's production of Jonathan Harvey's thoughtful and passionate play, set in an East London bedsit where most of the characters have love troubles
Criterion, Piccadilly Circus, W1 (0171-839 4488). Tue-Sat, 8pm. Sun, 7pm, mats Sat, 4pm and Sun, 3pm

◪ **THE SHAKESPEARE REVUE.** A witty evening of song, dance and sketches to do with William S. Assembled by Christopher Luscombe, Malcolm McKee.
Vaudeville, Strand, WC2 (0171-836 9987). Mon-Fri, 8pm, Sat, 8.30pm, mats Wed, 2.30pm and Sat, 5.30pm

☐ **THE SIMPLETON OF THE UNEXPECTED ISLES.** Sam Walters's lucid production of Shaw's fantasy, written in 1935 and, incredibly, arguing in favour of selective human extermination.
Orange Tree, Clarence St, Richmond (0181-940 3633) Mon-Sat, 7.45pm, mats Jan 4 and 11, 2.30pm, Sat, 4pm ◪

☐ **SOUTH PACIFIC.** Patti Boulaye plays Bloody Mary in Phil Willmott's strong and winning production of the Rodgers & Hammerstein tropical evergreen
Drill Hall, Chenies Street, WC1 (0171-637 8270) Tue-Sat, and Jan 7 and 14, 7.30pm

◪ **TALES FROM HOME.** The Beshti Tellers return, along with the Jewish tales they tell so well, their new repertoire includes legends from Ireland, Africa and the Caribbean
Tricycle, 269 Kilburn High Road, NW6 (0171-328 1000). Mon-Sat, 8pm, mat Wed, 2pm and Sat, 4pm ◪

☐ **THE TOWER.** Alexandre Dumas' high romantic melodrama goes way over the top for most modern tastes but is worth a visit nonetheless. Sinead Cusack plays the sex-mad and murderous queen
Almeida, Almeida Street, N1 (0171-359 4404) Mon-Sat, 7.30pm, mat Sat, 2.30pm ◪

◪ **TRAINSPOTTING.** Irving Welsh's blackest of black comedies, set on the wild side of Edinburgh. Limited London season after record-breaking tour
Ambassadors, West Street, WC2 (0171-836 6111). Mon-Fri, 8pm, Sat, 8.30pm, mats Wed and Sat, 5pm

☐ **WHAT A SHOW!** Musical spectacular revolving around Tommy Steele, remembering the old days
Prince of Wales, Coventry Street, W1 (0171-8393 5987). Mon-Sat, 8pm, mats Wed, 3pm and Sat, 5pm.

◪ **THE WIND IN THE WILLOWS.** Jeremy Sinden plays the ebullient Toad in the new annual return of the National Theatre production. Still delightful
Old Vic, Waterloo Road, SE1 (0171-928 6555). Mon-Sat, 7.30pm, mats Wed, Sat, and daily this week, 2.30pm ◪

LONG RUNNERS

☐ **Blood Brothers**, Phoenix (0171-867 1044) ◪ **Buddy**, Strand (0171-930 8800) . ◪ **Communicating Doors**, Gielgud (0171-494 5530) . ☐ **Dead Guilty**, Apollo (0171-494 5070) . . . ☐ **Five Guys Named Moe**, Albery (0171-369 1730) . . ◪ **Grease**, Dominion (0171-416 6060) . . ◪ **Indian Ink**, Aldwych (0171-416 6003) . . ◪ **Les Misérables**, Palace (0171-434 0909) ◪ **Sunset Boulevard**, Adelphi (0171-344 0055) . . . ☐ **The Woman in Black**, Fortune (0171-836 2238)

Ticket information supplied by Society of London Theatre. **Availability at time of going to press; check box office.**

NEW RELEASES

◆ **ACE VENTURA: WHEN NATURE CALLS** (PG) Overbearing vehicle for rubber-faced Jim Carrey, down among African tribes. Director, Steve Oedekerk
Clapham Picture House (0171-498 3323) **MGMs: Fulham Road** ◪ (0171-370 2636) **Trocadero** ◪ (0171-434 0031) **Odeon Kensington** (01426 914666) **Screen/Baker Street** (0171-935 2772) **UCI Whiteleys** ◪ (0171-792 3332) **Warner** ◪ (0171-437 4343)

◆ **FOUR ROOMS** (18) Unfunny goings on at a hotel on New Year's Eve. Disastrous compendium made by four chic directors, Quentin Tarantino, Robert Rodriguez, Alexandre Rockwell and Alison Anders
Chelsea (0171-351 3742) **MGMs: Fulham Road** (0171-370 2636) **Haymarket** (0171-839 1527) **Odeon Kensington** (01426 914666) **Ritzy** (0171-737 2121) **Screen/Green** (0171-226 3520) **UCI Whiteleys** ◪ (0171-792 3332) **Warner** ◪ (0171-437 4343)

HEAVY (15) Slow, absorbing American independent film about frustrated lives from writer-director James Mangold. With Pruitt Taylor Vince, Liv Tyler, Deborah Harry
Clapham Picture House (0171-498 3323) **MGM Haymarket** (0171-839 1527) **Renoir** (0171-837 8402)

THE WHITE BALLOON (U) See Critics' Choice, above

CURRENT

◆ **THE AMERICAN PRESIDENT** (15) What happens when the widowed President gets a girlfriend? Not much, even with Michael Douglas and Annette Bening. Director, Rob Reiner.
Empire (0171-437 1234) **MGMs: Fulham Road** ◪ (0171-370 2636) **Trocadero** ◪ (0171-434 0031) **Odeon Kensington** (01426 914666) **Screen/Baker Street** (0171-935 2772) **UCI Whiteleys** ◪ (0171-792 3332)

ANGELS AND INSECTS (18): Procreative games in Victorian England. Handsome but stiff drama, with Mark Rylance, Patsy Kensit and Kristin Scott Thomas. Director, Philip Haas.
Curzon Mayfair (0171-369 1720) **Odeon Swiss Cottage** (01426 914098) **Richmond** (0181-332 0030)

CINEMA GUIDE

Geoff Brown's assessment of films in London and (where indicated with the symbol ◆) on release across the country

◆ **BABE** (U). Glorious, wacky, wacky family film about a cheap-herding pig, with a cast of talking animals. Director, Chris Noonan
Barbican ◪ (0171-638 8891) **Clapham Picture House** (0171-498 3323) **Empire** ◪ (0171-437 1234) **MGMs: Baker Street** (0171-935 9772) **Fulham Road** (0171-370 2636) **Trocadero** ◪ (0171-434 0031) **Odeon Swiss Cottage** (01426 914 098) **Plaza** (0171-437 1234) **Rio** (0171-254 6677) **Ritzy** (0171-737 2121) **UCI Whiteleys** ◪ (0171-792 3332)

LA BELLE ET LA BETE (PG). Revival of Cocteau's enchanting version of *Beauty and the Beast*, with Jean Marais and Josette Day
Everyman, tomorrow ◪ (0171-435 1525) **NFT**, today (0171-928 3232) **Ritzy** (0171-737 2121)

THE BROTHERS McMULLEN (15). Irish-Americans agonise over love, commitment and beer. Modest feature debut by writer-director-actor Edward Burns.
Gate ◪ (0171-727 4043) **Lumiere** (0171-836 0691) **Ritzy** (0171-737 2121)

FARINELLI (15) The life of an 18th-century castrato. Lots of opera, sex and clothes, but Gérard Corbiau's film only scratches the material's potential
MGMs: Swiss Centre (0171-439 4470) **Tottenham Court Road** (0171-636 6148) **Minema** (0171-235 4225)

◆ **GOLDENEYE** (12): Pierce Brosnan twinkles as the new James Bond. A rip-roaring thriller with a sense of humour and Sean Bean, Izabella Scorupco, Famke Janssen. Director, Martin Campbell
Barbican ◪ (0171-638 8891) **MGMs: Baker Street** (0171-935 9772) **Chelsea** (0171-352 5096) **Fulham Road** (0171-370 2636) **Odeons: Kensington** (01426 914666) **Leicester Square** (01426 915683) **Marble Arch** (01426 914501) **Swiss Cottage** (01426 914098) **UCI Whiteleys** ◪ (0171-792 3332)

LIVING IN OBLIVION (15) Trials and tribulations of making a low-budget movie. Delicious comedy from director Tom DiCillo, with Steve Buscemi
MGM Panton Street (0171-930 0631) **Screen/Green** (0171-226 3520)

IN THE BLEAK MIDWINTER (15) Actors struggle to mount Hamlet. Over-manic comedy from Kenneth Branagh, with Michael Maloney, Joan Collins.
Barbican, today ◪ (0171-638 8891)

Aïda Mohammadkhani in *The White Balloon*

Whiteleys ◪ (0171-792 3332) **Warner** ◪ (0171-437 4343)

◆ **THE SANTA CLAUSE** (U) Divorced dad becomes the new Santa. Broad family comedy with a human face, featuring Tim Allen.
MGM Chelsea (0171-352 5096) **Odeons: Kensington** (01426 914666) **Swiss Cottage** (01426 914098) **West End** (01426 915574) **UCI Whiteleys** ◪ (0171-792 3332)

SHANGHAI TRIAD (15): Enjoyably opulent gangster saga from Chinese director Zhang Yimou. With Gong Li
Curzon West End (0171-369 1722) **Rio** (0171-254 6677)

◆ **THE SWAN PRINCESS** (U) Wizard threatens wedding of Prince Derek and Princess Odette. Bland animated fairy tale. Director, Richard Rich.
MGM Trocadero ◪ (0171-434 0031) **UCI Whiteleys** ◪ (0171-792 3332)

◆ **THREE WISHES** (PG). Hobo spreads wisdom in the American suburbs. Dawdling romantic fantasy directed by Martha Coolidge, with Patrick Swayze and Mary Elizabeth Mastrantonio.
MGM Trocadero ◪ (0171-434 0031) **Warner** ◪ (0171-437 4343)

◆ **TO DIE FOR** (18). Delicious social satire about a television weather girl's murderous lust for glory. Gus Van Sant directs Nicole Kidman and Matt Dillon.
MGM Piccadilly (0171-437 3561) **Odeon Mezzanine** ◪ (01426 915683) **Warner** ◪ (0171-437 4343)

TO WONG FOO THANKS FOR EVERYTHING, JULIE NEWMAR (PG): New York drag queens charm the mid-West. Cosy comedy drama, with Patrick Swayze, Wesley Snipes and John Leguizamo. Director, Beeban Kidron.
Plaza ◪ (0171-437 1234)

UNSTRUNG HEROES (PG): Diane Keaton directs this eccentric heart-warmer about a boy's charmed life with crazy relatives. With Nathan Witt, Andie MacDowell, John Turturro.
MGM Tottenham Court Road (0171-636 6148) **Notting Hill Coronet** ◪ (0171-727 6705) **Ritzy** (0171-737 2121)

A WALK IN THE CLOUDS (PG): Vacuous 1940s romance with Keanu Reeves as a returning soldier who finds a new life in California's vineyards. Director, Alfonso Arau.
Odeon Mezzanine ◪ (01426 915683)

Continued from page 1

Dominica, reputedly the most beautiful island of all (try the small Petit Coulibri hotel). Haiti and Cuba (but steer clear of the two main resorts). In Latin America, the best tips are northern Peru, now deemed safe for travellers, Argentina (especially for horse riders), Ecuador and Bolivia.

Yet among all the new destinations for 1996, Burma is the hottest tip from the trade, although it also arouses the greatest controversy because of its reputation as a police state with chain gangs making the country fit for tourists. Some companies will not go there. Those that do sing its praises as a country untainted by Western culture. Nine hotels are due to open within the next eight months and the glittering Mandarin Oriental hotel group announced this month that it is investing $23 million in a luxury hotel at Pagan which, with 2,000 religious monuments alongside the Irrawaddy river, is the richest archaeological site in Asia. Go now before the Burma boom sets in.

Elsewhere in Asia, the intrepid will be going to Uzbekistan, the most advanced of the central Asian states. Mongolia (said to be a paradise for horse lovers), Iran and Laos — and the well-heeled to new areas of Indonesia (which has just hired a British public relations agency to boost its image). If you have a mortgage and children, Thomson now goes to Sri Lanka.

Bruce Palling, managing director of Western & Oriental, which arranges personal tours for some of the most famous and fastidious of British travellers, is keen on Lombok and West Irian (seriously primitive). Others commend the Amanwana tent resort on Moyo Island, Sumbawa, with only 20 luxury tents. It is set in tropical rainforest in a wildlife reserve with giant fruit bats and sea eagles to be seen. Also highly commended is Biak island in Irian Java.

There are still new discoveries to be made in Africa, Australia and India, the most popular long-haul destinations for British tourists.

Old Africa hands suggest southern Tanzania, Namibia, the South Luangwa National Park in Zambia, and the Comores islands.

Each brings lyrical commendations. For Chris Breen, head of Wildlife Worldwide, South Luangwa is the finest national park in Africa, with the highest density of leopard to be seen from open Jeeps. At Abercrombie & Kent, Primrose Stobbs plumps for the Wolwedans Dune Camp for 12 people in the Namibkand Nature Reserve in Namibia. Noel Josephides, managing director of Sunvil, is passionate about the reserve's sci-fi landscape and Fish River Canyon, where he and his family were the only tourists. "You feel you are the only people on earth," he says.

Australia is becoming so popular that, for the first time, it was one of the top ten destinations for British Airways Holidays this Christmas. But it is so vast a continent and so solicitous of its heritage that it will be decades before it is overcrowded (though Ayers Rock is getting that way). On personal experience I recommend all of it, and particularly the Coconut Beach Rainforest Resort at Cape Tribulation, where you might well be in the Garden of Eden.

Those who have done the easy hits of Australia will be heading for Kimberley in the north west, Arnhem Land in the north and to Double Island or Haggerstone Island, off the coast of Cape York. "Set in jungle with a perfect beach round the perimeter, it has three cottages and should excite anyone who likes the purity of Mnemba in Zanzibar or the isolation of Amanwana in Moyo," says Bruce Palling.

As for India, it would be absurd to miss the magnificent sights of the golden triangle of Agra, Delhi and Jaipur or afterwards relaxing on the enchanted beaches of Goa. As new destinations, Cox & Kings, the doyen of India travel, recommends riding in Rajasthan, walking in the Kullu valley (Himachal at its most idyllic says *Rough Guide*) and the architectural treasures of Bundelkhand in Madhya Pradesh.

Nearer to home I sense a subtle shift from France, still the most popular destination for the British, to Spain and Italy (the Neapolitan Riviera). Too many tourists got stung last summer by the exchange rate, and the appeal of Normandy and Brittany, the Côte d'Azur and the Dordogne can fade if you keep returning, particularly in July and August. Try the Alps, the Auvergne, the Lot or the Gers.

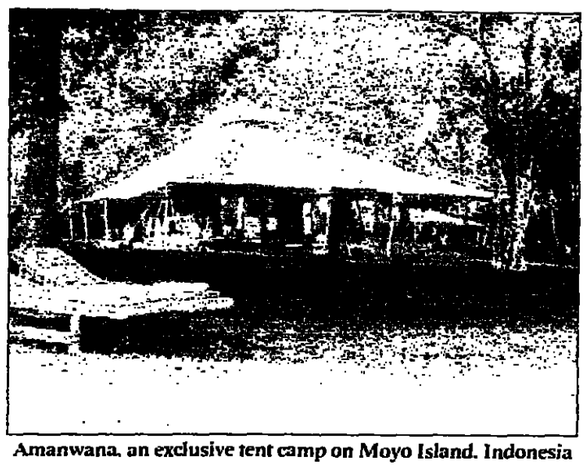
Meanwhile, several companies specialising in France — led by Vacances en Campagne, which went first to Italy and then to Spain — are moving into Spain next year. Even the pioneering VFB is considering links with operators beyond France, and Allez France is launching Allez Espana to Catalonia, Andalusia and Valencia. There is a lot of unspoilt Spain, as well as Majorca, awaiting discovery.

Readers frequently complain that newspaper travel articles are about destinations that they cannot afford (which is certainly untrue if you read our pages this week). That depends on how much of a snob you are. The reach of the major tour operators is getting ever wider, and what is a few hours of discomfort if you have saved a thousand pounds or more to get to Australia or the Caribbean? Study the classified ads for the best bargains.

As Gloria Ward of Thomson says: "Buy a package, unwrap it, discard the unwanted bits and you will still be left with all the basics required for holidays of your choice at a price hard to match on a do-it-yourself basis." So next year you can go to church in Harlem, visit the sewers of Paris, dance at a Vienna ball, book an audience with the Pope or live it up on the Côte d'Azur — and what Thomson offers, you can be sure rivals try to match. Enjoy your holidays wherever you go.

● *Brian MacArthur edits the overseas travel pages of* The Times.

More travel pages 12-18



Amanwana, an exclusive tent camp on Moyo Island, Indonesia

SERIOUS MONEY

1. Camp among fruit bats and sea eagles deep in the tropical rain forest on Moyo Island (pictured left).
2. Take over Haggerstone Island in northern Australia for a week-long party 50 miles from the nearest habitation.
3. Charter a yacht with tame naturalist for a tour of the Galapagos.
4. A walking safari in Tanzania's Selous Game Reserve, staying at Sund River Lodge.
5. Explore Costa Rica's rainforests, staying at Lapa Rios in the middle of its own jungle.

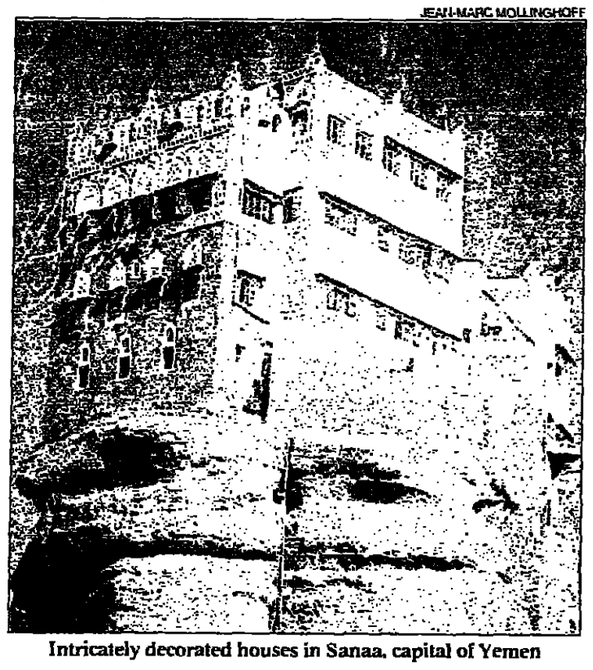
● *Source: Bruce Palling, Western & Oriental (0171-221-8677)*

STUDENTS

1. Colombia, South America from £500 (Bogotá). Explore the Cartagena cities of Colombia.
2. Yemen, Middle East from £432 (Samoa). Brimming with culture. Group travel recommended.
3. Maritime Provinces, Canada from £299 (Halifax). Rugged, a haven for hikers.
4. Broome, Western Australia from £583 (Perth). Steeped in aboriginal history.
5. Tallinn, Estonia from £187 return (Helsinki). Medieval city.
6. Southern Spain from £138 return (Gibraltar). Discover the real Spain in Andalusia.
7. Okavango Delta, Botswana from £529 (Harare). Take a steam train to Victoria Falls then fly on to the heart of the delta.
8. Lapland from £310 (Helsinki). Great for young travellers.

● *Source: STA Europe, 0171-361-6161; Worldwide, 361-6262.*

JEAN-MARC MOLLINGHOFF



Intricately decorated houses in Sanaa, capital of Yemen

BEST UP-AND-COMING DESTINATIONS

Antigua	Cuba	India
Chile	Dominican Repbublic	Maldives
China	Grenada	Trinidad

● *Source: Civil Aviation Authority*

WORLD PICTURES



The Kyaiktiyo Pagoda perched on Golden Cliffs. Burma is about to become a big tourist attraction

WILDLIFE

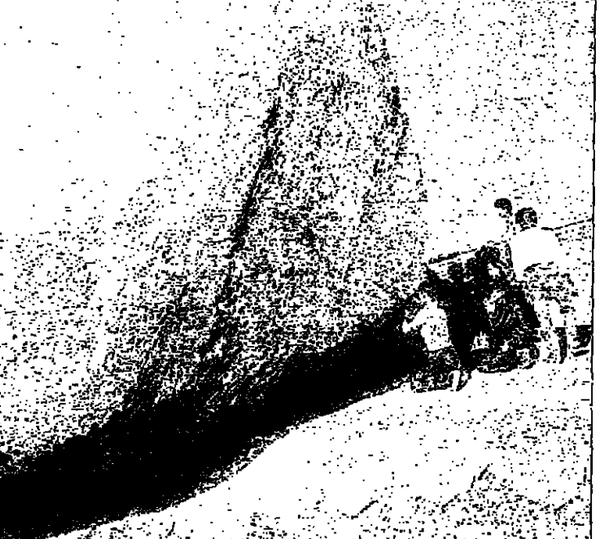
1. South Luangwa National Park, Zambia, the finest in Africa.
2. Expedition voyaging in Antarctica
3. Safari in the deserted Kimberley region of northwest Australia.

● *Source: Chris Breen, Wildlife Worldwide, (0181-667-9158)*

AFRICA

1. Mwagusi Safari Camp, southern Tanzania.
2. The Mukutan Retreat, northern Kenya.
3. Singita Game Lodge, eastern Transvaal, South Africa.
4. Wolwedans Dune Camp, Namibkand, Namibia.
5. Jack's Camp, Kalahari, Botswana.

● *Source: Primrose Stobbs, Abercrombie & Kent (0171-221-8677)*

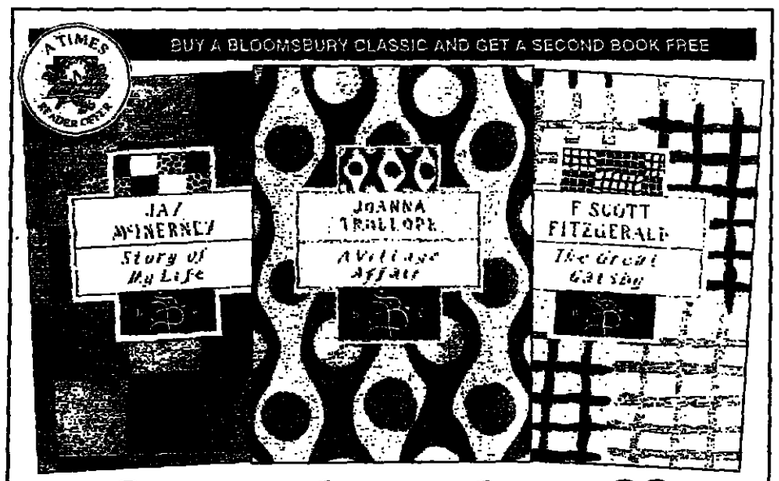


Game viewing at the South Luangwa National Park, Zambia



Cover artwork by DAVID CUTTER
Lead glass crystal ball and stand, £150, from Mysteries New Age Centre, 9-11 Monmouth Street, Covent Garden WC2H 9DA
Computer manipulation by MARTIN MOSSOP

BUY A BLOOMSBURY CLASSIC AND GET A SECOND BOOK FREE



2 for 1 book offer

The Times is offering readers the chance to get a free Bloomsbury Classic if you buy any of the 16 titles listed below. There is no restriction on how many books you can order. With each book you buy, you get one of your choice free. Simply collect three tokens for each order. Seven tokens altogether will appear daily in *The Times* until Saturday, January 6.

THE FOLLOWING COST £9.95:
The Passion of New Eve by Angela Carter ISBN 15875; *The Great Gatsby* by F.Scott Fitzgerald ISBN 17665; *Something Out There* by Nadine Gordimer ISBN 18351; *Trying to Save Piggy Sneed* by John Irving ISBN 1996X; *Story of My Life* by Jay McInerney ISBN 17657; *Bliss and other stories* by Katherine Mansfield ISBN 1741X; *Lies of Silence* by Brian Moore ISBN 18866; *Lives of Girls and Women* by Alice Munro ISBN 17436; *The Choir* by Joanna Trollope ISBN 16057;

THE FOLLOWING COST £10.95:
The Heather Blazing by Colm Tóibín ISBN 22553; *The Lonely Passion of Judith Hearne* by Brian Moore ISBN 16006; *In the Skin of a Lion* by Micheal Ondaatje ISBN 18602; *The Quantity Theory of Insanity* by Will Self ISBN 16650; *A Village Affair* by Joanna Trollope ISBN 19056; *Carol* by Patricia Highsmith ISBN 16049; *Wilderness Tips* by Margaret Atwood ISBN 1836X.

Fill in the details (including the ISBN number of the Bloomsbury Classic you wish to purchase and your free book on the form below. If you wish to buy more than one book, write the title(s) plus your free book choice(s) on a separate piece of paper. Post with three tokens and a cheque for the correct amount, made payable to Bloomsbury Publishing plc, to the address below. Or phone 01634 297123 and ask for the Cash Sales Department for payment by VISA/Access or by cheques drawn on a UK bank account.

Name .....
Address .....
.....
..... Postcode .....
Full priced book title: .....
..... ISBN (0 7475) .....
Free book title: .....
..... ISBN (0 7475) .....

Post to: Cash Sales Department, Exel Logistics, Ipvicta Warehouse, Sir Thomas Longley Road, Medway City Industrial Estate, Rochester, Kent ME2 4DA. Allow 28 days for delivery.

THE TIMES
2 FOR 1 BOOKS TOKEN ONE

Ruth Gledhill visits an order that explores contemplation

A dance with diversity



A RELIGIOUS order named after the last letter of the Greek alphabet, and which seeks to offer spiritual sustenance for a Christian in the "New Age", seemed appropriate to see the old year out and the new year in. But it was with some difficulty that I negotiated the narrow lanes to find the Priory at Winford in the beautiful Chew Valley, Avon.

The Priory was nearly derelict when Canon Peter Spink founded the Omega Order there in 1980. The community, from many denominations, resurrected the building and it has become a popular place for meditative retreats.

As I entered, Canon Spink was deep in prayer. The chapel had pink, soft carpets, padded pine chairs and, thankfully, central heating. We were seated in a circle, facing the central altar. Canon Spink, formerly a missionary in India and then on the staff of Coventry Cathedral, lit a candle before inviting us to join him in a "meditation dance". I had to force myself to take to the floor, but to everyone else it seemed perfectly natural. Canon Spink gave us a demonstration, and this proved a calming antidote to nerves.

"Left together, right together, right point, left together, left tap, right together, right tap," he said. The music began. We formed a circle and danced. Somehow, the concept worked, the slow, peaceful rhythm of the recording uniting the congregation.

I sat next to an elderly woman wearing the label "Molly Companion". This denoted her status as a member of the community. The companions live and work at Omega within the contemplative framework, which involves "a dedication of creative energies, a sharing of possessions, and a commitment to the Divine Will". The order has no doctrine of its own but is within the tradition of Western Christianity, aiming to awaken hearts to "the truth as it is in Jesus". Members speak of "Christ consciousness", and the liturgy excludes any forms of address to God "which fail to recognise both male and female elements". Although Christianity is the starting point of the order, members seek "to penetrate the essence of all doctrines".

The order's purpose is to practise and enable others to learn the disciplines of contemplative prayer and meditation, and to explore spirituality. There is a daily "office" cycle, with eight times set aside for meditation, prayer and readings. The *Omega Lectionary* cites St Athanasius, the 4th-century bishop who defeated the Arian heresy and became known as the Father of Orthodoxy: "Whoever wishes to understand the mind of the sacred writers must first cleanse and purify himself by holiness of life, and imitate the saints themselves by behaviour similar to theirs."

Canon Spink emphasised this point: "One thing we must be true to is the development of contemplative awareness." We sang the *Kyrie Eleison*, a hymn, *People Look East*, listened to a prayer for purity and stood in a circle again for the prayer of thanksgiving and consecration. After the Lord's Prayer, we took communion. "Stand awake and stand ready, for you do not know when your Lord comes," said Canon Spink. "Blessed be God and his angels and his saints," we sang.

● *The Omega Order, The Priory, Winford Manor, Winford, near Bristol, Avon BS18 8DW (01275 472202).*

AT YOUR SERVICE

A five-star guide

CELEBRANT:
Canon Peter Spink

ARCHITECTURE:
Eighteenth-century manor, resembling a cross between a rambling Victorian hospital and a seafront hotel. ★★

SERMON:
A seasonal reflection on how meditation on the past and future can open into new dimensions in the present. ★★★

MUSIC:
New age-style spiritual and religious music. ★★★

LITURGY:
Based on the New Testament, incorporating a "new consciousness" in religion, science, medicine and the arts. ★★

AFTER-SERVICE CARE:
Tea, biscuits, friendly chat, and blissful silence. ★★★★

SPIRITUAL HIGH:
Felt close to something, possibly God. ★★

NEW YEAR'S SALE
6th to 20th of January

30% off new orders
40% reductions on most George Smith Fabrics
50% reductions on most showroom stock

Huge range of fabric remnants

SALE HOURS MONDAY TO SATURDAY: 9.00 - 6.00

GEORGE SMITH
HANDMADE FURNITURE, FABRICS AND KILIMS
587-589 KINGS ROAD LONDON SW6 2EH
Tel: 0171-384 1004 *Fax:* 0171-731 4451

Roll up for the rural fun park

As farmers diversify from food to leisure activities, there are fears for the changing countryside

The huge steel prow climbs still higher, shuddering at the near-vertical, the engine screaming. Then, after a long moment, the whole 55-tonne metallic monster plunges violently forward, earth and sky tumbling wildly past, and yaws down a cliff of mud.

This is not the latest in agricultural machinery. At Highlands Park, until recently a 300-acre farm outside Collingbourne Ducis in Wiltshire, visitors can drive main battle tanks, an armoured personnel carrier and an assortment of other military vehicles over rough terrain in the heart of the countryside.

Tank-driving is just one example of the diversified activities taken up by farmers, urged on by government agencies and falling incomes.

Farmer Chris Vincent says that six years ago he decided to place all his arable land into the five-year set-aside scheme, and wanted to find a non-agricultural use for some of it. His son's apparently whimsical purchase of a tank suggested a novel alternative.

"I bought the Chieftain at the end of 1993, as a toy really," Eddie Vincent says. "Now we employ instructors and offer half-a-day's driving and instruction for £85."

Since the mid-1980s, Government initiatives and the reform of the Common Agricultural Policy have encouraged farmers to produce less food and exploit their land for recreation. Official estimates that as much as 1.5 million acres of Britain will be set aside under EC rules over the next year or so can only encourage this further.

Historically, the countryside has always been used for non-agricultural pursuits. But the past 30 years have seen a surge in the number of people living in rural areas.

For many people, from town or country, the quiet contemplation of a fine landscape is no longer enough; they want to be entertained and have their special interests accommodated — and there is no shortage of landowners eager to take commercial advantage of this demand.

"More and more farmers see their land as a commodity," says John Lloyd-Jones, chairman of the National Farmers' Union in Wales. "For the first time there is a choice about the countryside, and I think we have to look at it as a resource that can be developed for leisure."

In keeping with this view, the Department of the Environment has urged local authorities to accept an expansion of tourism in rural areas. Taking the hint, councils have formed partnerships with commercial interests to promote the attractiveness of their areas ("Catherine Cookson Country", "Brönte Country") and are welcoming proposals from entrepreneurs and landowners that might bring extra jobs and revenue.

Most official bodies with rural responsibilities encourage the development of leisure activities. For instance, the Agricultural Development and Advisory Service, which advises farmers on food production, now says: "There has never been a better time to market the countryside." The Ministry of Agriculture (MAFF) has published guides such as *Success with Sporting Enterprises on Farms*.

At the Countryside Commission, the recreation officer, Terry Robinson, says: "Leisure activities are becoming increasingly important, and we help that process to happen as a way of keeping viability and vitality in the countryside."

For many farmers, the big idea has been golf, and in 1991 more than 700 planning applications involving about 90,000 acres were approved. The English Golf Union says that in 1992 there were an extraordinary 1,890 applications to turn farmland into courses.

Other large-scale developments are "holiday villages", each needing between 400 and 600 acres, and theme parks, averaging 140 acres each. The Rank Organisation, for example, plans to build an Oasis holiday village in the Whinfell Forest near Penrith, Cumbria.

But it is not only multi-million pound schemes that are changing the perception of the countryside. The proliferation of small-scale activities broadens the picture. *Leisure Landscapes*, a report by Lancaster University, cites war games, which now have "400 rural sites ... primarily in woodland" and which have damaged Sites of Special Scientific Interest (SSSIs).

The report also describes the mountain bike as "a new leisure phenomenon ... causing considerable controversy in remote rural areas."

Other noisy activities which have burgeoned include motorcycle scrambling, use of micro-light aircraft, model aircraft displays and clay pigeon shooting. Quieter, but equally visible, are hang-gliding, paragliding, ballooning, organised rambling (216 million walks were taken in 1993, the Countryside Commission estimates), and horse-riding.

Meanwhile, almost a quarter of all farms in England have at least one leisure enterprise, according to a 1991 study by Exeter University, and the English Tourist Board says that the number of countryside tourist attractions more than doubled between 1983 and 1992, from 2,300 to 4,840.

Recognising that there were many landowners who would welcome the extra income from activities, Tim Waygood, a farmer's son, set up MotivAction in 1987 on the family's 178-acre farm in Hertfordshire. The company began by providing clay pigeon shoots and later sold shooting days to private firms at other venues. Now Mr Waygood has 300 farms on his books and organises programmes including gladiatorial games and sheepdog handling.

"Most landowners are delighted when we approach them with the idea," Mr Waygood says. "They are paid between £100 and £900 for a day's use of five to ten acres."

Official projections agree that pressure to develop rural activities will continue, or grow. The Lancaster University report concludes: "These developments are having an increasingly major physical impact on England's countryside ... thousands of acres of what was farmland are being turned to new, frequently commercial uses."

The Government recognised the concern at the potentially overwhelming character of leisure development in October's rural White Paper. This talks of "the integration of the protection of the countryside with the need for diversification". The Government seeks to address the "changing expectations of the countryside" and encourage "resistance to the growth of uniformity". This is welcomed by the Council for the Protection of Rural England, which adds that the countryside must be protected by encouraging people, and businesses, to stay in urban areas.

Neil Sinden, CPRE's assistant secretary, doubts whether Britain should still be encouraging visitors into the countryside by providing leisure activities. "We should, instead, divert tourist pressure into other areas — the seaside resorts for example," he says.

For thousands, the countryside is offering more opportunities than ever before for pleasurable pursuits. But the CPRE and other such bodies are anxious about how the countryside is being turned into a "commodity" which erodes local distinctiveness.

Fiona Reynolds, the director of CPRE, says: "This culture of the 'brown sign' could lead to picnic tables on the remotest hill tops, and information boards everywhere. The mystery of the countryside is being compromised. Our country of narrow glimpses and sudden perspectives is being packaged and rendered sterile."

DAVID LOVIBOND

PETER TRIEVNOR



For some, country leisure activity means a ride in an armoured personnel carrier at Highlands Park, Wiltshire

Gardens to visit

☐ **Edzell Castle, near Brechin, Angus (01356 648631).**

Four miles north of Brechin via A90 (A94) and B966. Open Oct-Mar, Mon-Sat 9.30-4pm, Sun 2-4pm; April-Sept, Mon-Sat 9.30-6pm, Sun 2-6pm. £2, children 75p.

There is no other garden in Britain quite like Edzell. For a start, there are few so old. It was created by Sir David Lindsay between 1604 and his death in 1610. Lindsay was a cultivated Europhile and travel on the Continent introduced him to the Renaissance, whose influence he demonstrated in his new garden, or "pleasance", which is unique in Scotland.

Laid out to one side of the castle (now preserved as a ruin), the rectangular garden is enclosed by walls of the same warm, red stone as the castle. The Renaissance is echoed in the decoration of the walls: patterns of niches, which once contained pots of flowers whose colours made a heraldic pattern; larger niches near ground level for birds to nest in; and, in particular, a series of panels on three walls of sculptured reliefs depicting the Cardinal Virtues, the Liberal Arts, and the Planetary Deities.

In 1934, after Edzell had passed into the ownership of the Office of Works (now Historic Scotland), restoration was carried out which saw the present 17th-century style box-hedged parterre planted. The pattern incorporates the Lindsay motto, *Dum Spiro Spero* ("While I hope I breathe").

The beds are filled with rose bushes, but Edzell needs no colour to be appreciated: the simple historical importance of the remote, walled enclosure and its decoration is best appreciated on a winter's day.

☐ **Studley Royal and Fountains Abbey, Ripon, North Yorkshire (01765 608888).**

Two miles southwest of Ripon off B6265. Open Jan-Mar and Oct-Dec daily (except Fri) 10-5pm (dusk if earlier); April-Sept 10am-7pm. £4, children £2.

In the depths of winter, Studley Royal can be a place of sheer magic. It was created by John Aislabie, who was Chancellor of the Exchequer during the South Sea Bubble crisis of 1720, which led to his disgrace and resignation. He returned to his Yorkshire estate and set about making a garden in the wooded valley of the River Skell, across the park from his home at Studley Royal (destroyed by fire during the 1940s). He dammed the stream to create a lake which he adorned with a pair of Palladian fishing temples.

Further up the valley, he turned part of the stream into a canal and made a series of formal pools, overlooked by the Temple of Piety that he built against the trees on one side. Paths were made along the steep valley sides, which offered views over his new water garden.

The grand finale of his scheme was to have been the spectacular view along the top section of the river to the ruins of Fountains Abbey, but Aislabie never managed to buy the Fountains estate, and this plan had to await completion by his son, William, who finished the design during the 1760s.

At this time of year, and on the right day, shafts of sunlight shine through the trees and catch the ponds and the façade of the Temple of Piety. But in any weather, the garden is peaceful and, as Christopher Hussey wrote, "one of the most romantic places in England".

☐ **Hestercombe House, Cheddon Fitzpaine, near Taunton, Somerset (01823 337222).**

Four miles northeast of Taunton off A361. Open all year, Mon-Fri 9am-5pm (May-Sept, Sat and Sun midday-5pm). £2, children free.

It may seem curious to recommend a winter visit to a garden by that famous plantswomen Gertrude Jekyll. But Hestercombe, created from 1906 by Jeykll and her young architect partner, Edwin Lutyens, marked a highpoint in their garden design work. At this time of year the quality of the garden's scale and details is clearly evident.

The centrepiece is the great plat, a sunken square parterre divided by diagonal paths. Along two sides, retaining stone walls support terraces with narrow canal-like rills. The far side of the plat is lined by a huge pergola with stone pillars and oak beams and, from one corner of the plat, Lutyens created another axis for the garden leading to his classical orangery. The architectural details of the stonework, curving flights of steps and pools reveal Lutyens at his most skilful.

Since 1973 the garden has been outstandingly restored by Somerset County Council, and includes a recreation of Jekyll's planting schemes, which can be enjoyed during summer.

☐ **Fulham Palace, Bishops Avenue, London SW6 (0171-736 7181).**

Open daily (except Jan 1) 8am-dusk. Free.

Although unkempt in parts and full of suggestions of past rather than present glory, Fulham Palace garden on a winter's day is a place of seclusion that few London walks can offer.

From 1675 to 1713 the palace was the home of Bishop Henry Compton, one of the most influential gardening figures of the time. His duties included responsibility for the Anglican church in the American colonies, and his garden became an important repository for newly introduced plants, many sent from America by Compton's clergyman/plant collector John Banister.

For a time, Compton's gardener at Fulham was George London, who later formed an important gardening partnership with Henry Wise.

Some of the trees, such as a venerable evergreen oak, may date from Compton's time but, inevitably, the great collection he built up has long been dispersed. The slightly run-down atmosphere is emphasised by the derelict greenhouse along the curving wall on one side of the walled garden, but there has been some historically guided replanting, such as the collection of fruit trees.

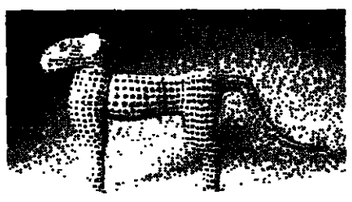
GEORGE PLUMPTRE



Moon Ponds statue at Studley Royal, North Yorkshire

YOUR FREE PASSPORT TO OVER 100 MUSEUMS OFFERS

SPECIAL EVENTS FOR THE NEW YEAR



Nineteenth century leopard in ivory and copper from Benin, Nigeria. Africa the Art of a Continent

LONDON W1
Africa: the Art of a Continent at the Royal Academy of Arts
See this first ever exhibition to show the spectacular artistic achievements of the entire continent, with artefacts dating from 1.6 million BC to the beginning of the 20th century. The 600 exhibits originate from all parts of Africa, from Egypt to South Africa and the Horn of Somalia to the Ivory Coast.
Admission £5 adult, £3.50 children (11-18) and senior citizens, £1.25 children under 11
Passport holders entitled to take 2 young people up to the age of 18 free of charge
Piccadilly Tel 0171 439 7438
Daily 10am–6pm (last admission 5.30pm)
Exhibition runs until January 21

EDINBURGH E1
After Auschwitz at the City Art Centre
This is the only opportunity in Scotland to view the first exhibition to focus on contemporary artists' responses to the Holocaust. Already shown in England, this deeply moving exhibition features the work of 20 international artists in different media.
Admission free
Passport holders are entitled to 5% off shop purchases for the duration of the exhibition
2 Market Street Tel 0131 529 3993
Mon–Sat 10am–5pm
January 1 1pm–5pm
Exhibition runs until January 20
(closed Jan 2–3 inclusive)

LIVERPOOL
John Moores Liverpool Exhibition 19 at the Walker Art Gallery
The John Moores Exhibition is a national competition for progressive modern painting. This year's £20,000 winner is David Leapman with a large, spectacular work entitled 'Double-tongued Knowability', for which he used Dayglo, Nightglo and acrylic. The majority of other works are figurative in this exhibition which comprises 60 works in all.
Admission £2 adults, £1 senior citizens, £3 season ticket
Passport holders are entitled to two for one admission or £1 off season ticket
William Brown Street Tel 0151 478 4199
Mon–Sat 10am–5pm, Sun 12pm–5pm
Exhibition runs until January 28 (closed January 1)

HALIFAX, WEST YORKSHIRE
Big Fibs and Tall Stories at Eureka
Does cabbage make your hair curl? In this interactive half hour workshop children get to grips with the intriguing world of fact and fiction as Professor Peabody reveals the truth behind many popular everyday sayings.
Admission (prices valid until February 1) £4.50 adults and children over 12, £3.50 children (5-12 year olds), £14.50 Saver Ticket
Passport holders are entitled to free child entry with one paying adult
The Museum for Children, Discovery Road
Tel 01422 330069
Daily 10am–5pm
Exhibition runs daily until January 7, then weekends only until February 4

YOU CAN USE THESE SPECIAL OFFERS IF YOU HAVE THE TIMES-BARCLAYS PREMIER MUSEUMS AND GALLERIES PASSPORT

FOR A FREE COPY

Complete the order form below enclosing a first class stamp/s/ in the envelope to: The Times Museums and Galleries Passport Offer, Spero Communications, PO Box 349, Maidstone, Kent ME15 6YU.

BARCLAYS PREMIER
The Gold Charge Card From Barclays

Please send me my 28 page Passport and Guide featuring 85 Museums and Galleries

Title Initial
Surname
Address
Postcode
If you do not wish to receive further offers from us please tick this box ☐

THE TIMES

Shy killer on the pond

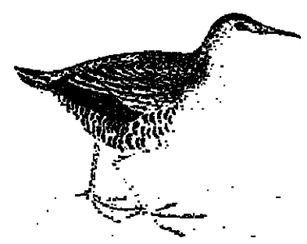
Feather report

ALONG the dank edges of lakes and bogs, a strange creature sometimes walks. It is the water rail, a secretive cousin of the noisy coots and moorhens, who always seem to be fighting out on the water.

The water rail is well-adapted to its hidden life. Its streaky-brown back, like some fine-woven rug, and the vertical streaks on its watery-blue flanks, camouflage it perfectly as it stalks through the groves and pyramids of crisscrossing reeds. But from time to time it comes out into the open and steps in a rather slow, dignified way along a grassy bank, on its way to another stretch of cover.

I had the luck to get a good view of one recently. I was looking down from a bridge, and was particularly struck by its feet. It has very long, widely splayed pink claws and, though it was walking on grass at that moment, I could see how easy it is, with those feet, for the bird to make its solemn way across wet mud or floating fronds of reed.

But water rails are not always so slow. Something startled my bird, and suddenly it scampered like lightning into a reed mass. I had just had time to admire the rich plumage of its back, and the long, fine red beak with which it seizes its food, anything from floating berries to small fish and even frogs.



The secretive water rail

In winter, one has the best chance of seeing it on days of hard frost. When its wet alleyways have turned into corridors of ice, it is obliged to come out on to dry ground to look for food. In those circumstances, it can appear to be quite tame. But more often the watcher sees it fly wildly up from the edge of a stream, legs dangling in the rear, like a small, dark moorhen.

At this time of year, water rails are enterprising feeders and will stalk other small birds at the water's edge, suddenly pouncing on them and spearing them with that sharp beak before eating them. In spring and summer, it is easier to detect — if not actually to see — water rails, because they are very vocal at dusk. They have a loud squeal that turns into a scream, and also a distinctive, repeated "kick-kick-kick" call that rings out in the twilight.

They make a well-concealed nest of reeds, in which they lay between seven and 12 blotchy eggs. The young ones leave the nest almost as soon as they are hatched.

No one really knows how many pairs of water rails breed in Britain, but it is probably more than get counted when there are surveys and censuses. In Scotland a few years ago, an experiment was carried out in which tape-recordings of their squeals and cries were played in some of their well-known haunts. Far more of them piped up in reply from their fastnesses than the researchers expected.

The numbers are swollen in winter, as birds come in from the Continent. Like coots and moorhens, water rails are better flyers than you would think.

COOTS and moorhens spatter heavily across a lake or river and, if they are disturbed on land, prefer to run for it. Water rails are hardly ever seen flying in their reedy haunts except, as I say, when they are startled. But all are strong flyers on migration, whirring determinedly across the North Sea.

So on icy days in the next two or three months, it is well worth keeping an eye open for a head with a long red beak peering out of the reeds — or an elegant brown back with an upturned tail fleeing into them.

DERWENT MAY

● **What's about:** *Birders — watch for goosanders on lakes, gravel pits and reservoirs. Twitchers — killdeer at Wheldrake Ings, North Yorkshire; Penduline Tit, at Dungeness, Kent; Forster's Tern, at Weymouth, Dorset. Details from Birdline, 0891 700222. Calls cost 40p a minute cheap rate, 50p a minute at all other times.*

هكذا من الاصل

In the last of his series, **Tony Lord** focuses on Harold Nicolson's contribution to Sissinghurst

His life's work in Trust

Vita Sackville-West died at Sissinghurst, Kent, on June 2, 1962. Her husband, Harold Nicolson, placed a memorial to her under the tower arch. It read: "Here lived V. Sackville-West who made this garden." To Harold, his own contribution did not matter; what made Sissinghurst precious to him were the elements added by Vita.

The Lime Walk is the only one of Sissinghurst's garden rooms planted solely by Harold, who called it "My life's work". The first of the main areas of the garden to be in flower, its strong and simple architecture remains satisfying after the bulbs have finished their display.

Harold realised, in 1932, that his plan for a single grand axis uniting the Rose Garden (then the kitchen garden), the Cottage Garden and the Nuttery was thwarted by the geography of the site. Frustrated by the fact that such a scheme would not relate well to existing alignments and would cut angularly across the Cottage Garden, he wrote that this was "what is such a bore about Sissinghurst. It is magnificent but constantly obtuse".

His solution that year was to create an axis that ran along the outside of both the Rose and Cottage gardens, aligning perfectly with the rows of nuts. A pleached *allée* of common lime was planted and the path between paved in 1936 with concrete slabs in pinkish, greenish and yellowish tones which, thankfully, weathered to more mellow hues resembling natural stone.

The lime was not an ideal choice: it produces suckers that are abundant and unsightly, particularly from the base; regular removal of these entailed much work. In the summer everything beneath was covered in sooty mould, which grows on sugary honeydew secreted by the lime aphid.

The extent to which Harold's life's work had reached maturity by the outbreak of war in 1939 is not clear. The war years, with gardeners away in the forces and Harold preoccupied with parliamentry matters, saw a decline. With the end of the war and the loss of his seat in Parliament in 1945, Harold resolved to concentrate on improving the planting of the walk.

In a series of notebooks started in 1946 and continuing until 1962, he mapped the plant content of each side, stated which areas had been successful, which had not and what had to be done in the coming months to enhance it. This proved effective in overcoming the problems of the bulbs not being visible at planting time.

Given that labels were not used, had there not been an accurate plan and analysis of work to be done, it would have been almost impossible to fill gaps, correct colour associations, replant crowded groups and reduce those that had grown too large.



TONY LORD

The Lime Walk at Sissinghurst is the main axis uniting the Rose and Cottage gardens and the Nuttery. Harold Nicolson called it "My life's work"

The notebooks are a touching record, describing triumphs and failures alike and showing changes in planting:

"12 Anemone blue bonnet planted. But it didn't come up!!"

"Rather a dull section — enliven."

"Terrible section for celandine. Dig up & replant & refill primroses."

"Tulips are wrong colour — replace."

"Same old story — heaps of primroses but tiny & flowerless."

"A very bad section. It must be entirely redug & filled with yellow daffs. (No tulips)." [Beneath this, a later note: "Redone & planted with 100 Bandoeng tulips."]

Vita's influence is little in evidence, though there is one entry headed "Big note for 1955": "Mar [Lady Sackville's name for Vita] says, & she is quite right, that the St Bavo [anemones] must be largely extended over part 1 have hatched where common anemones now are."

> The garden is full of romance and interest

The anemones, ordered by Harold in the thousand and subsequently planted by Pam Schwerdt and Sibylle Kreutzberger (head gardeners, 1959-1991), played an important role, providing enough red to balance roughly equal quantities of blue and yellow. Leavened by white and cream, the primary colours have always predominated, with fewer flowers in purple, mauve, or orange. Though red is now provided by tulips and Cowichan polyanthus, one rather misses the grace and Mediterranean associations of the simpler anemones such as *A. x fulgens* and *A. pavonina* var. *ocellata*.

Vita left Sissinghurst to Nigel Nicolson, the more rural of her two sons, who took over the running of the garden. He considered that his "main desire and duty was to save what she and my father had created, to preserve in perpetuity the garden which, together with her books, is the legacy of her imagination". Faced with heavy death duties which could not be met out of capital, Nigel had two options: to sell the farm, leaving the castle and garden isolated in the middle of someone else's property, or to offer the castle and the garden to the Treasury in part payment of duty, on the understanding that the property would be transferred to the National Trust.

Just over a month after Vita's death, Sissinghurst was offered to the Trust. The transfer was not a foregone conclusion: some members of the Gardens Committee felt that Sissinghurst should not be accepted. Dr. George Taylor, the chairman, thought it "not one of the great gardens of England"; another member, Vita's friend Alvilde Lees-Milne, protested: "I and thousands of others put Sissinghurst way above such places as Sheffield Park. It is not only romantic and intimate, as well as full of interest, it also happens to have been created by a great English poet and writer. To my way of thinking it is everything a garden should be." Lees-Milne's support won the day: Sissinghurst was transferred to the Trust on April 17, 1967.

One of the most significant changes resulting from the transfer of ownership was the great increase in the number of visitors. From 28,000 in 1966, the total rose to 47,000 the following year, the first time Sissinghurst was advertised to National Trust members. In 1968, there was another rise, to 57,000. In 1994 it attracted 163,695 visitors.

☐ *Edited extract taken from Gardening at Sissinghurst by Tony Lord (Frances Lincoln in association with the National Trust, £25).*

☐ *The garden at Sissinghurst (National Trust), is open April 2-Oct 15, Tues-Fri 1pm-6.30pm, Sat, Sun and Good Friday 10am-5.30pm. Closed Mon, including Bank Holiday Mon. Last admission half an hour before closing. £5, children £2.50.*

WEEKEND TIPS

- *Take 12in hardwood cuttings of roses for planting out next autumn.*
- *Ventilate greenhouses as much as outdoor temperatures will allow.*
- *Prune gooseberries and black, red and white currants, according to their differing requirements.*
- *Check lawnmowers, shears and power equipment, and get servicing done before the spring rush.*
- *Resolve not to buy seed of vegetables which crop just as you go on holiday.*

GARDEN ANSWERS



STEPHEN ANDERTON
replies to readers' letters

Q The English greengage tree I planted 14 years ago has grown well but only manages about four fruits a year. I have been told it needs another tree with which to cross-pollinate. Is this so? — D. Andrew, Aylesbury, Buckinghamshire.

A I wonder which variety you planted. It sounds like Old Green Gage, which needs another tree to pollinate it (*The Good Fruit Guide* recommends Marjorie's Seedling orShropshire Prune). Alternatively, if you have room for only one tree and time to start again, you could plant a self-fertile Early Transparent Gage, Pershore Yellow Egg, or Ouillin's Golden Gage.

Q This year our fuchsias under glass have suffered from what we believe is botrytis. Part of the problem has been ventilation — we have a solar dome — and this we can solve. But what is the best treatment for botrytis? Must we destroy the infected plants? — Ted Gray, Scarborough, Yorkshire.

A With proper ventilation, the soft, disease-prone growth is no problem. Often mould and mildews on fuchsias are a symptom of a minor infestation by aphids; next year check that plants are free from such pests. There is no need to destroy the plants. If they are still in leaf under glass, spray them with a suitable fungicide, and water some on to the compost. Then dry them off slowly for the winter, cut back the tops, removing any remaining dead leaves, and rest them in a cold but not frosty place until you repot them and start them into growth again in the spring.

Q My daughter's garden boundary is a row of leyland cypresses, 15ft high and 6ft deep, which overshadows other plants. Can the hedge be cut to 6ft by 3ft, or should it be replaced by slower-growing trees? — J.F. Grigg, Walmer, Kent.

A Dig the lot out and never plant another leyland cypress except as temporary screening. You could keep chopping the tops off to 6ft, I suppose, but you could not cut back the side branches into old wood and expect them to break out again. Far better to replace the hedge with slower-growing yew, or even privet. Or, you could plant a screen of evergreen shrubs — *Viburnum tinus*, hebes, holly, choisya, elaeagnus and escallonia.

Q My birch tree is 30ft tall and only 15ft from the house. Is it a danger to the foundations? — P.F. Brown, Colchester, Essex.

A Damage from tree roots depends on the type of tree and soil. Clay, when dried out by thirsty roots, can shrink and move. Birches, however, are largely surface-rooting trees and more likely to invade drains. As a generalisation, a tree closer to a house than half its height will start to be a problem. Don't panic, but perhaps your birch had better come down in the next three or four years.

● Readers wishing to have their gardening problems answered should write to: Garden Answers, Weekend, The Times, 1 Pennington St, London E1 9XN. We regret that few personal answers can be given and that it may not be possible to deal with every request. Advice is offered without legal responsibility. The Times also regrets that enclosures accompanying letters cannot be returned.

Watching an expert at work makes learning easier, says **Stephen Anderton**

Switch on to all the tricks of the trade

There is no better way to learn a craft than by watching someone else demonstrate it a few times, and then having a go yourself. The pruning of fruit trees is a perfect example, but lacking a fruit-mad friend to work with, what can most of us do?

The best options are to find a demonstration course in a public garden, or buy a video which explains it all in words and pictures. (Sources for both are listed on the right.)

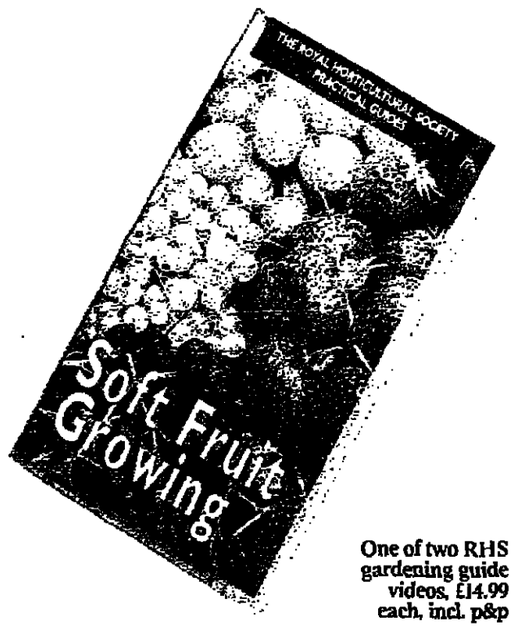
Diagrams in books are all very well, but no tree in real life ever conforms so obligingly to the stereotype: every one is different. Looking at your own tree, all those "what if's" arise; the thing has plainly never read the rules about how it is supposed to grow.

Watching a fruit expert at work on his trees is fascinating: unexpectedly crude and simple. He will saw out a branch here and a branch there, letting light and air into the tree to keep it healthy and to ripen the fruit. With secateurs, he will summer prune and winter prune, and feed and water, to ensure that the balance of flowering wood to structural wood is at its best.

Not so simple as it looks, you say? True. Some of the more complicated methods of training fruit trees, such as fans and espaliers, are not simple, and need a good eye for what to do next. You can't beat having someone explain to you the means and the end with a tree in front of you.

It is a curious fact that, while courses and videos are springing up to serve the needs of amateur gardeners, the practical element of full-time gardening courses is dwindling. Most institutions have stopped demanding that students should have worked for a year in horticulture before starting a course. And it is harder for students on three-year courses to find a practical gardening job for their middle year. Students can end an otherwise excellent course surprisingly under-experienced in craft skills. Yet these are the basics of gardening. What a good thing, then, that the video has turned its eye to gardening skills, as well as to pretty pictures of gardens.

If the video had been around when the Victorian walled garden was at its peak, we would have a much better idea of how gardeners then achieved their ends. Certainly we would have been shocked at the dangerous use of chemicals.



One of two RHS gardening guide videos, £14.99 each, incl. p&p

VIDEOS

A Practical Guide to Top Fruit Growing includes planting, training and pruning apples, pears, plums, peaches and cherries, with advice on which varieties to plant, and pests and diseases. The importance of different rootstocks and grafting are covered briefly. The video is a basic demonstration for gardeners with little experience, and a sound reminder for more experienced gardeners coming to fruit trees for the first time.

A Practical Guide to Soft Fruit Growing includes step-by-step planting, cultivation, propagation and pruning of various soft fruits, including strawberries, raspberries, currants, gooseberries and blackberries.

Both videos are available through the Wisley Video Offer, PO Box 17, Plympton, Plymouth PL7 5YG (credit card line, 01752 345424), price £14.99 each, including p&p.

DEMONSTRATIONS

The following institutions offer annual programmes of short courses and demonstrations on many aspects of garden craft:

Brogdale Horticultural Trust (National Fruit Collection), Brogdale Road Faversham Kent ME13 8XZ (01795 535286).

Capel Manor Horticultural and Environmental Centre, Bullsmoor Lane, Enfield Middlesex EN1 4RQ (0181-366 4442).

Harlow Carr Botanical Gardens (Northern Horticultural Society), Crag Lane Harrogate, North Yorkshire HG3 1QB (01423 565418).

Hyde Hall Garden (RHS), Rettendon, Chelmsford, Essex CM3 8ET (01245 400256).

Pershore College of Horticulture, Avonbank, Pershore, Worcestershire WR10 3JP (01386 554609).

Rosemoor Garden (RHS), Great Torrington, North Devon EX38 8PH (01805 624067).

Wisley Garden (RHS), Wisley, Woking, Surrey GU23 6QB (01483 211113).

HOMES & GARDENS

SWIM AT HOME
Keep Fit By Exercising Against A Smooth Current
Adjustable to any speed or ability. Ideal for pleasure and rehabilitation. The 9'x15' ENDLESS POOL is simple to maintain, costs under £5 per week to run. Complete easy to install system £12,500 + VAT.
Call ENDLESS POOLS
01420 561266 or Fax 01420 561277

SHOPAROUND

GENUINE BIRTHDAY NEWSPAPERS
From famous archive saved from 1642-1995. Also Sunday Newspapers from 1915. Ready for presentation. Same day dispatch.
REMEMBER WHEN
368 Brighton Road, South Croydon, Surrey
0181-688 6323

BUY DIRECT! TRADITIONAL LEATHER AND CABINET FURNITURE
Prices incl. Vat
Court Swivel Chair £213
Pedestal Desk in mahogany from £285
Send for colour brochure. Full range of traditional leather and cabinet.
Lancashire Reproductions Ltd. Freephone 0800-137621

Quality Bulbs Established Supplier
SNOWDROPS IN THE GREEN
Single Snowdrops £3 per 20 £6 per 100
Double Snowdrops £4 per 20 £8 per 100
Acmites £4 per 25 £7 per 50
Miniature Daffodils £4 per 25
Snowflakes £4 per 10
Bluebells £5 per 50
All bulbs freshly lifted for each order. Please add £1 towards p&p.
Cheques & Postal Orders to: A.Bowers, A.B. Nursery, Dept TT, 27 Westmead Avenue, Waltham, Cambs. PE13 2SL. Tel: 01945 65318

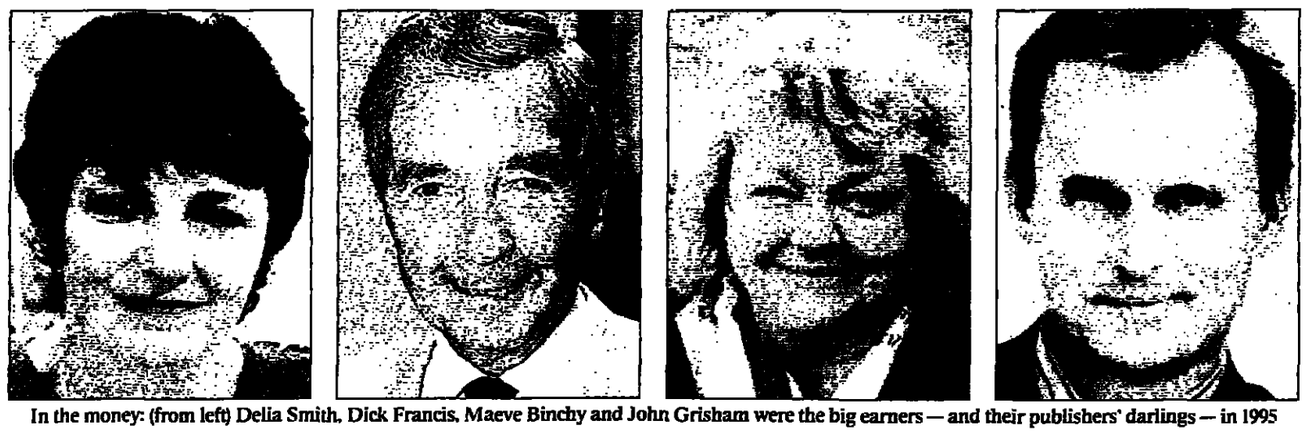
ZZZAP A NEW GUARDIAN GARAGE DOOR
AFFORDABLE LUXURY WITH SECURITY IN MIND
NO MORE HEAVING, PUSHING OR LIFTING, NOW WITH A MERE TOUCH OF A BUTTON YOUR GUARDIAN REMOTE CONTROL GARAGE DOOR SIMPY ROLLS UP AND AWAY, WHILST YOU STAY WARM AND DRY IN THE COMFORT OF YOUR CAR. MANUFACTURED IN MAINTENANCE FREE STOVE ENAMELLED ALUMINIUM IN A RANGE OF COLOURS AND FULLY INSTALLED, THEY WILL PROVE TO BE A SOUND INVESTMENT AND AN ATTRACTIVE ADDITION TO YOUR HOME.
FOR FREE NO OBLIGATION COLOUR BROCHURE PHONE NOW: GUARDIAN
01484 461010
UPTO 9PM - 7 DAYS A WEEK
REMOTE CONTROL GARAGE DOORS
Guardian Garage Doors, Freepost HF3 118 Huddersfield, HD3 3LL
MR/MRS/MS
TELEPHONE
ADDRESS
POSTCODE TT30/12

FACTORY SHOP
SOFAS & SOFA BEDS
From Factory to you! NO MIDDLEMAN!
Styled & made to your own requirements. Deeper seats-Higher or lower backs-Soft or firm cushions. A choice of hundreds of fabrics from Sanderesons Liberty Monkwell and others. All work carried out by crafts men and women. Not mass produced. We also undertake re-upholstering to the public and interior designer.
Victoria Sofa (Sofa-bed)
INTEREST FREE CREDIT, SUBJECT TO STATUS
POETSTYLE LTD
Unit 1, Bayford Street Industrial Centre
Mare Street (Nr Well St.)
Hackney, London, E8 3SE.
Tel: 0181 533 0915

PETER ADAMS
THE FURNISHING SALE
Open Sunday 31st December from 10am
New Year's Day from 11am
and daily 9am - 6pm
FANTASTIC REDUCTIONS OFF
PARKER KNOLL, CINTIQUE
PETER GUILD, DAVID PAINE LEATHER
RELYON BEDS AND SOFA BEDS
BEAVER & TAPLEY, BEVAN FUNNELL
AND OTHER LEADING MANUFACTURERS
DELIVERED ANYWHERE
NO REASONABLE OFFER REFUSED ON ALL STOCK AND SPECIAL ORDERS
NOBODY UNDERSELLS PETER ADAMS
208 STATION ROAD, EDGWARE MIDDLESEX
Tel: 0181 958 3155

WEEKEND SATURDAY DECEMBER 30 1995

A year of discounts and tiny Penguins



In the money: (from left) Delia Smith, Dick Francis, Maeve Binchy and John Grisham were the big earners — and their publishers' darlings — in 1995

Peter Harland of Bookwatch looks at how the bestseller lists have reflected 1995's biggest hypes

Once upon a time, literary editors of *The Times* and lecturers in English would complain that bestseller lists were corrupt. Although Bookwatch, which compiles such lists, has always refused bribes (and we have had only two definite approaches in 14 years), there is a sense in which they were probably right and still are, if they mean that many so-called bestseller lists are purely marketing ploys. Indeed, one large chain puts well-known authors such as John le Carré into the No 1 position on its shelves before a single copy has been sold, knowing that the public, seeing a "new No 1", will buy enough copies to put it into the true bestseller lists by the following Sunday.

It has not been an easy year for bestseller lists. The collapse of the Net Book Agreement has meant that supermarkets have entered the book market more strongly than hitherto, selling large numbers, though of a very limited range of titles, chiefly in paperback. As well as the ever-present *Delia Smith's Winter Collection*, only six hardbacks were on sale in my local Asda book section, and one of those was a three-year-old Jeffrey Archer remaindered at motorway service stations in the summer.

The media are just as liable to be taken in by hype as the public. When John le Carré's *Our Game* was widely trumpeted as the "first" discounted bestseller earlier this year (Reed's four years with scores of discounted bestsellers apparently forgotten), even the *Financial Times* announced "Asda's novel discount pays" when in fact the suppliers had made a mess of delivering copies to Asda on time, and in any case the Asda computer had broken down and no reliable figures were available.

First weeks also present the media with another difficulty — establishing the difference between what a publisher means when he says he has sold a copy and what a bookseller means. If a publisher has cleared copies out of the warehouse, they have been "sold". So I nearly crashed when I heard on my car radio that *Delia Smith's Winter Collection* has sold a million copies in its first week. How do they know? The answer is, they do not. It is impossible to count sales so quickly — supermarkets run two weeks behind and W. H. Smith, with the most up-to-date electronic system in the trade, one week in arrears. How can anyone say a book has sold out when a trip to the nearest High Street would show that copies were in the shops?

It would be impossible to sell a million hardbacks in Britain in a week, even if the number of retail outlets was quadrupled. Nobody is geared up to deliver so many heavy hardbacks so quickly. In fact, *Winter Collection* will have sold its first million by about the end of the year, some 12 weeks after publication.

Another factor complicating bestseller lists this year has been the publication of Penguin's 60p paperback Penguin 60s series. When these were



Wilde about Penguin 60s

first released in July, sales were so strong that they dominated the lists, particularly paperback non-fiction. The 60s grossed about £4m, of which a little more than half went to the publisher before costs, so the success of all 60 titles was equivalent to no more than that of the year's bestselling paperback, *The Chamber* by John Grisham, which at its full price of £5.99 would have grossed about £4.5 million on sales of 750,000.

With the exception of the occasional Delia Smith, bestseller-list publicity usually surrounds hardback fiction — a new novel or the Booker winner. This year, discounting has arguably kept the latest Booker winner, *The Ghost Road* by Pat Barker, at the top of the bestseller list right through to Christmas, though pipped at the post for the No 1 place by its stablemate and the seasonal favourite, Dick Francis's *Come to Grief*. Francis, probably because he appeals to both sexes, is a regular Christmas No 1 and will sell 60,000 to 70,000 in hardback, 600,000 or more in paperback.

Hardback fiction is by no means the trade's biggest money-spinner, representing only about 8 per cent of volume sales at the consumer end of the market. Hardback non-fiction, with 27 per cent at an average of £16 a throw, and paperback fiction, at 50 per cent during its summer peak, are the publishers' premier league. *Gray's Anatomy* should sell 150,000 copies over the next ten years or so, which will give it an annual turnover of about £1.5m. Not a bad earner. Penguin's mini-paperbacks would have to sell 25 million copies to keep pace.

As well as a million of her *Winter Collection*, Smith's *Summer Collection* has sold 100,000 in its third year of publication, helping it, too, to pass the million mark — without the benefit of discounts — well before the end of the Net Book Agreement. Runner up in revenue terms will be Andy McNab, whose second SAS title *Immediate Action*, is currently top of "hardback general" on a sale-to-date of more than 500,000, and his first hardback success, *Bravo Two Zero*, has been a Top Ten paperback bestseller almost every week since its release at the end of last year, giving it a total sale to date of about a million.

In paperback fiction, one of the more popular successes has been Maeve Binchy's *The Glass Lake*, published in June and selling strongly right through the summer-holiday paperback peak and on into Christmas, no mean feat in a category where the average stay in the Top Ten is just over six weeks. Her total sale will be close to, if not ahead of, Grisham's.

Sales of paperback fiction have been more buoyant than any other category this year, up by nearly 4 per cent even without the Penguin 60s. Unsold discounted hardbacks will cause some sore heads for publishers' accountants in the new year. The Binchys of the paperback world will make them smile again.

The Times/Dillons Bestsellers of 1995

HARDBACK FICTION		
1	SOPHIE'S WORLD **Jostein Gaarder** *(Phoenix)*	£16.99
2	COME TO GRIEF **Dick Francis** *(Michael Joseph)*	£10.99
3	THE RAINMAKER **John Grisham** *(Century)*	£15.99
4	COMING HOME **Rosamunde Pilcher** *(Hodder)*	£12.99
5	THE MOOR'S LAST SIGH **Salman Rushdie** *(Cape)*	£13.99
6	ISLAND OF THE DAY BEFORE **Umberto Eco** *(Secker & Warburg)*	£12.99
7	FROM POTTER'S FIELD **Patricia Cornwell** *(Little, Brown)*	£11.99
8	HIGH FIDELITY **Nick Hornby** *(Gollancz)*	£14.99
9	BEST OF FRIENDS **Joanna Trollope** *(Bloomsbury)*	£15.99
10	THE GOBBLER **Adrian Edmonson** *(Heinemann)*	£8
11	ROSE MADDER **Stephen King** *(Hodder)*	£12.99
12	ANIMAL FARM **George Orwell** *(Secker & Warburg)*	£10.99
13	THE INFORMATION **Martin Amis** *(Flamingo)*	£15.99
14	GRANCHESTER GRIND **Tom Sharpe** *(Secker & Warburg)*	£14.99
15	MASKERADE **Terry Pratchett** *(Gollancz)*	£11.99
16	OF LOVE AND DEMONS **Gabriel Marquez** *(Cape)*	£13.99
17	THE FINAL CUT **Michael Dobbs** *(HarperCollins)*	£14.99
18	MORALITY PLAY **Barry Unsworth** *(Hamish Hamilton)*	£12.99
19	CASTING OFF **Elizabeth Howard** *(Macmillan)*	£15.99
20	BETRAYAL **Clare Francis** *(Heinemann)*	£9.99

PAPERBACK FICTION		
1	THE CHAMBER **John Grisham** *(Arrow)*	£5.99
2	MISS SMILLA'S FEELING FOR SNOW **Peter Høeg** *(Flamingo)*	£5.99
3	FIST OF GOD **Frederick Forsyth** *(Corgi)*	£5.99
4	THE GLASS LAKE **Maeve Binchy** *(Orion)*	£5.99
5	BIRDSONG **Sebastian Faulks** *(Vintage)*	£5.99
6	LIGHT YEARS **Maggie Gee** *(Flamingo)*	£5.99
7	SNOW FALLING ON CEDARS **David Guterson** *(Bloomsbury)*	£5.99
8	IMAGINATIVE EXPERIENCE **Mary Wesley** *(Black Swan)*	£6.99
9	TRAINSPOTTING **Irvine Welsh** *(Minerva)*	£6.99
10	MODEL **Anais Nin** *(Penguin)*	£0.60
11	THE HIPPOPOTAMUS **Stephen Fry** *(Arrow)*	£5.99
12	BON VOYAGE MR PRESIDENT **Gabriel Marquez** *(Penguin)*	£0.60
13	DEBT OF HONOUR **Tom Clancy** *(HarperCollins)*	£5.99
14	TOM CLANCY'S OP CENTRE **Tom Clancy** *(HarperCollins)*	£4.99
15	SUMMER **Albert Camus** *(Penguin)*	£0.60
16	GOD'S DICE **Martin Amis** *(Penguin)*	£0.60
17	TEN ITALIAN FOLKTALES **Italo Calvino** *(Penguin)*	£0.60
18	THE DAY AFTER TOMORROW **Allan Folsom** *Warner)*	£5.99
19	THE HAPPY PRINCE **Oscar Wilde** *(Penguin)*	£0.60
20	JUSTICE IS A WOMAN **Catherine Cookson** *(Corgi)*	£0.60
21	UNDER THE GARDEN **Graham Greene** *(Penguin)*	£0.60
22	KILLING THE ANGEL IN THE HOUSE **Virginia Woolf** *(Penguin)*	£0.60
23	LAMB TO THE SLAUGHTER AND OTHER STORIES **Roald Dahl** *(Penguin)*	£0.60
24	BLACK MONK A. P. **Chekhov** *(Penguin)*	£0.60
25	LITTLE TALES OF MISOGYNY **Patricia Highsmith** *(Penguin)*	£0.60
26	SCALE **Will Self** *(Penguin)*	£0.60
27	GUNNER MILLIGAN **Spike Milligan** *(Penguin)*	£0.60
28	FRIENDS FROM PHILADELPHIA **John Updike** *(Penguin)*	£0.60
29	SEVEN YORKSHIRE TALES **James Herriot** *(Penguin)*	£0.60
30	PORTOBELLO ROAD **Muriel Spark** *(Penguin)*	£0.60

Any book from this list can be ordered from Dillons Mail Order Tel: 0171 636 1577 Fax: 0171 580 7680 DILLONS

NEW YEAR JUMBO CROSSWORD

ACROSS

1 Where Betjeman lay in Cottage Hospital — in the last protected bed? (2,3,3,2,1,4,6,6)
15 Make fast with deadlock (3)
16 Young member of family changing the guard after August (13)
17 To raise the tone before queen appears, one makes a point (9)
18 Runner so complacent, runs on after leg injury (8)
19 Literary assistant in USA means to come out (10)
20 Mistake to hoard some corn like a speculator? (7)
22 People sharing digs play with matches (4-5)
23 Cold in small lorry? Extremely cold! (6)
24 Calculus to study? Stupid person takes nothing in (10)
27 After forming alliance, stupidly split up NATO? (4-7)
29 Bewick, for example — English uninhibited type (8)
30 Screen mystery (6)
32 Agree to differ with heartless lady in earnest way (7)
34 Learning to convert old money and *former capital* (9)
36 Rule again broken, producing intermittent bad feeling (9)
38 Shrub in a single flower bed, initially (11)
39 Take extra hour to make rich fabric (5)
41 A record set originally in high mountain range (4)
42 Everyday fare for plodding worker (4)
44 Flat race, perhaps, lacking a finish (4)
45 Some most irritating characters can produce this (4)
46 Part with income? (5)
47 Sick states Greek maiden never imagined (11)
49 Tree, as far as possible, used in ship (9)
51 Conducting uninterrupted in Glazunov's first (9)
53 Wreckage from end of attachment between girl and boy (7)
55 Bay for holiday (6)
57 Moral guideline broken by one work in African language (8)
58 Market trader to play for time *meeting occupant* (11)
61 Being so wonderful, might show up worse male? (10)
62 Responsible for seat (6)
63 List of people seeking jobs in Shaw play, extremely capably (9)
66 Finish off in regular frying-pan (7)
67 Act is crime — breaking Wedgwood, for example (10)
68 News round received (8)
70 Reduction in a bargain department (9)
71 Becoming responsive to light, zinnia is set to come out (13)
72 Most of planet shows blight (3)
73 With mundane maturity, opens a novel, quoting first line by Shelley (3,6,5,3,6,4)

DOWN

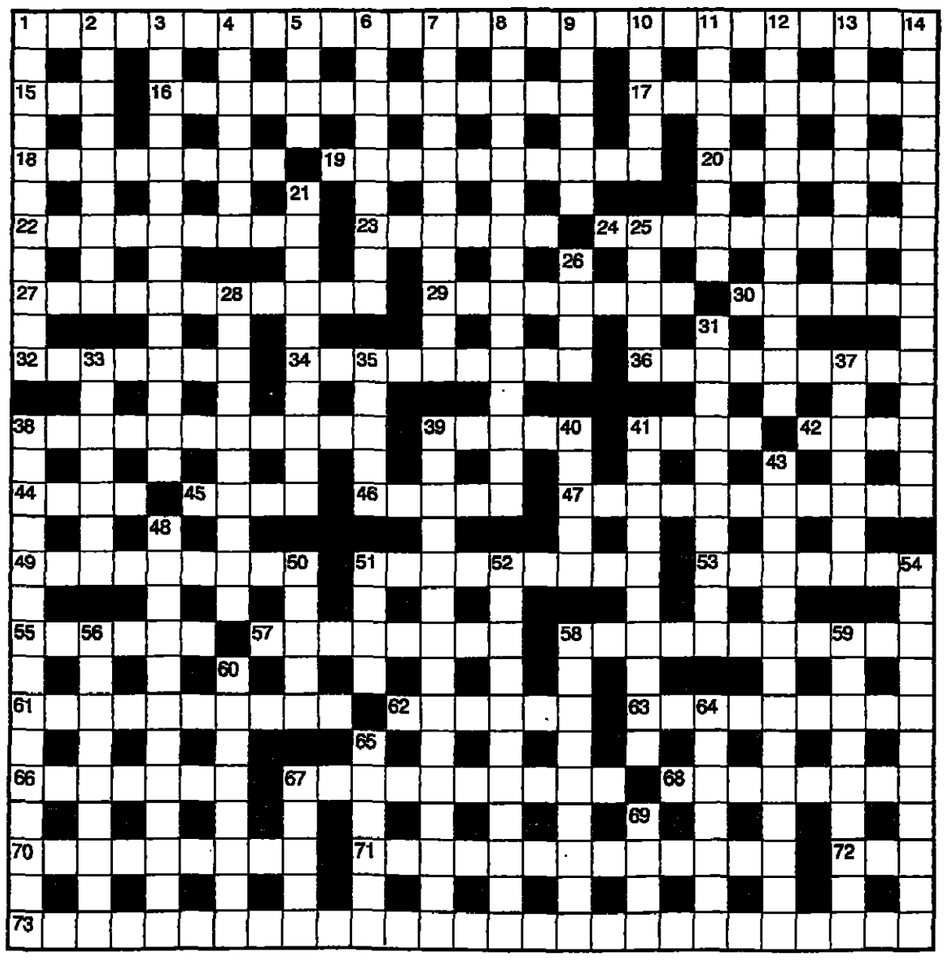
1 His tenor apt to be out in part of choral ode (11)
2 Timid bird, look, in endless bind (9)
3 Intended to select this all-rounder? (10-4)
4 Most handy and dearest partner, it's said (7)
5 Probability of a significant difference (4)
6 *Rousing arrangement in the style of* a jolly horn tune (5-4)
7 Part of body with shroud that divides the church (5-6)
8 Understanding reason for catchment area (9-6)
9 A burden on the other side (6)
10 Keeps on city streets (5)
11 Tug returned, showing defect (8)
12 Order in which BEM is found (but not KG) (12)
13 Desperate comic character challenged, we hear, like Beau Brummel (9)
14 Novel organ ban there, by order (10,5)
21 Swinger in resort of Cos not well — a crumble has gone the wrong way! (10)
25 *For example, Indian canoe could be* wrecked here (5)
26 Polish friend of Chopin (4)
28 Try cheaply cobbled together souvenir of Jerusalem (10)
31 Firm making use of order to get in dye, mostly (10)
33 Water channels in first of Gulf States (7)
35 Apprehensive here, but cheeky in America (5)
37 Once relevant point, for such as the brothers Grimm (7)
38 Defensive at the wicket, not easily ruffled (6-9)
39 Stirring me up on our plane? I could make complaint damaging to the airways (15)
40 Haircut? You'll find it in Caribbean area (5)
41 Faithfulness, for example, in partnership (10)
43 Sage is to come ashore on point in archipelago (7,7)
48 Sculpture that is not outstanding or as visible as it might be, round (5-7)
50 Buddhist work pictures you and me ascending (5)
51 Weed seen in pond, rippling (4)
52 Firm has prominent feature on porcelain in part of Vietnam (6-5)
54 See buffoon wander about under light? (5-6)
56 Prisoner clutching a sort of square charm (9)
58 Team's to clear an attack from the wing (9)
59 *They produce documentation in* pieces for the board, say (9)
60 May, for example, cut down on genuine port (8)
64 Bad lie, roughly speaking, for these molluscs? (7)
65 Piece of rubber as error-corrector (6)
67 Skin wounds treated with iodine (5)
69 Beware of schoolboys! (4)

TEST YOUR WORD POWER IN OUR CROSSWORD COMPETITION

MOËT & CHANDON

A Methuselah of Moët & Chandon champagne as well as £100 will go to the sender of the first correct solution opened on January 22, 1996. Five runners up will each receive £100. Entries to: New Year Jumbo Crossword, *The Times*, 1 Pennington Street, London E1 9XN. Solution on January 27





NAME .....

ADDRESS .....

..... POSTCODE .....

Times Two New Year Holiday Crossword

There are no prizes for this crossword. The answers will be published on Monday

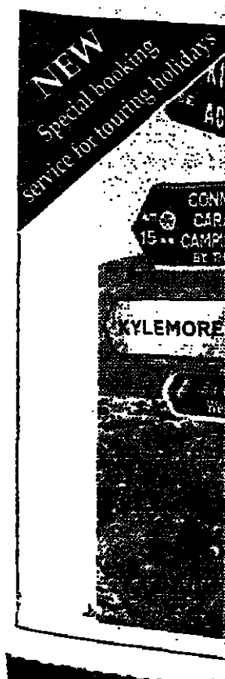
ACROSS

1 Rossetti, Hunt etc group (3,3-10,11)
15 Cleopatra's snake (3)
16 Chinese avian delicacy (5,4,4)
17 Off-the-shoulder (dress) (9)
18 Derisive (8)
19 Beauty (10)
20 Greek currency (7)
22 TV series (4,5)
23 German POW camp (6)
24 Hits to cover (cricket) (6,4)
27 Fleeces (customer) (11)
29 El —, Philip II's Madrid palace (8)
30 To this (6)
32 French king: Mo. city (2,5)
34 Of numbers (9)
36 Suspensions of hostilities (9)
38 Rumour (4,2,5)
39 *Four-point ball* (5)
41 Fencer's light sword (4)
42 Fencer's heavier sword (4)
44 Lean over (4)
45 Scheme (4)
46 Agave fibre (5)
47 Drably (11)
49 *Fuel block* (9)
51 Unannounced inspection (4,5)
53 With claws (7)
55 Paper hanky (6)
57 Rich Devon snack (5,3)
58 Scandalous (11)
61 Almost identical person (4,6)
62 Edinburgh college (6)
63 At any rate (9)
66 Chide (7)
67 Much visited (10)
68 Creation of human hands (8)
70 Stopping: impressive (9)
71 Francis Flute's trade (*MND*) (7-6)
72 Wickedness (3)
73 Seasonal greeting for you (5,3,4,2,3,3,7)

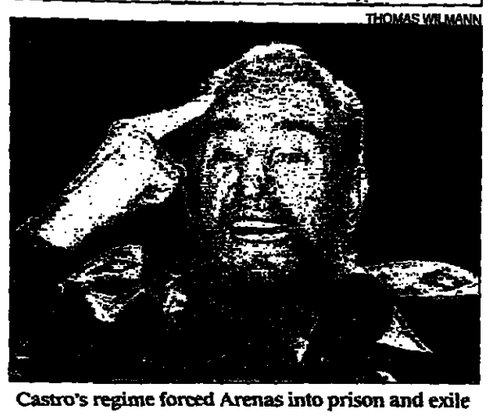
DOWN

1 Portable radios (11)
2 Spying (9)
3 Castaway pantomime (8,6)
4 Divert (2-5)
5 Impel (4)
6 Taverns (9)
7 Literary person (11)
8 Hurricane (8,7)
9 Little shepherdess (2-4)
10 Desert refuge (5)
11 Mother of Salome (8)
12 Substitutes (12)
13 Hospitality for all (4,5)
14 Without emotion (15)
21 Enormous (10)
25 Scruple (5)
26 By mouth (4)
28 Absorb; make like (10)
31 Judge (10)
33 Rhine siren (7)
35 Muslim Messiah (5)
37 Enlists (to help) (5,2)
38 Feeling suspense (4,5,6)
39 Face something unpleasant (4,2,3,6)
40 Alcove (5)
41 By bizarre coincidence (10)
43 12C Somerset church (5,9)
48 Dolefully (12)
50 Weird (5)
51 Pierce: attempt (4)
52 Tenn. city, its *choo-choo* sung (11)
54 Pleasant voice (joc.) (6,5)
56 Grabber (of unconsidered trifles) (7-2)
58 A scattering (9)
59 Stewed meat in sauce (9)
60 Goose-like (8)
64 Scrapes (skin) (7)
65 Jumping desert rodent (6)
67 Pudding *we all love* (5)
69 Andean country (4)

NEW Special booking service for touring holidays



NEW IN PAPERBACK



Castro's regime forced Arenas into prison and exile

■ BEFORE NIGHT FALLS
By Reinaldo Arenas
Penguin, £7.99

THE CUBAN writer Reinaldo Arenas endured a harsh life of sadness and suffering, punctuated by episodes of rapture and wild self-affirmation. He was a homosexual in a largely homophobic world and a committed democrat living under Castro's reign of terror; therefore he knew at first-hand the anguish of incarceration and the pain of living on the edge of a void. Many of his novels and stories were only published after they were smuggled out of the country, and he spent many wasted years in a labour camp, a victim of Castro's merciless suppression of "faggots".

After three failed attempts to leave the country, he eventually escaped to the United States in 1980, where he was received with suspicion, even hostility. His anti-Castro views led many American liberals to denounce him as a reactionary. Promiscuously pursuing homosexual encounters, Arenas fell ill with Aids in the late 1980s. Unable to face a slow and painful death, he committed suicide after completing this memoir. He was only 47. Yet this was not the act of a broken man. His last words, published in a posthumous letter to friends, were: "I do not want to convey to you a message of defeat but of continued struggle and of hope. Cuba will be free. I am already."



■ WHAT I LIVED FOR
By Joyce Carol Oates
Picador, £8.99

ON THE surface, Jerome "Corky" Corcoran has everything: a flourishing business, a woman he wants to marry, social success and a promising future in New York politics. But at 43 he is still driven by lust, guilt and the need to live up to his dead father. Over one frantic, drunken weekend he loses his gun, discovers the truth about his father's death and accidentally becomes a hero himself. Oates's ability to create a character and make the reader share his every thought is nothing short of creepy.

■ HENRIETTA
By Henrietta Moraes
Penguin, £6.99

HENRIETTA MORAES has led a brave and free life, unencumbered by possessions and conventional morality, or (depending on your point of view) been recklessly irresponsible, relying on drink, drugs, sex and charitable friends to keep reality at bay. Besides being a fascinating chronicle of upper-class Bohemian society from the 1950s to the 1970s, her autobiography includes wonderfully detailed accounts of her peculiar childhood, her marriages, affairs, criminal escapades and nearly fatal addiction to alcohol. Painted by Lucian Freud, married to the poet Dom Moraes, she looks back on her rootless existence with few regrets.

■ JUST DUFFY
By Robin Jenkins
Canongate, £4.99

A CURIOUS delinquent, Duffy lives in a Scottish town of rundown tenements. Perhaps a simpleton, perhaps a dangerous crank, Duffy declares war on defilers of truth and abusers of authority. His crusade for purity, however, leads him from defacing the town hall and daubing excrement on hymn books to gruesomely disposing of a teenage accomplice. Jenkins's novel is an ironic tale of virtues and vices. Although initially the story moves slowly and coldly, and the central character seems shallow, his depiction of Duffy's exhaustion and self-estrangement after the murder is acute.

■ THE LAST GREAT FRENCHMAN
A Life of General de Gaulle
By Charles Williams
Abacus, £12.99

SUCH is the author's intense focus on his central character that, as in life, the figure of the General rather dwarfs his surroundings. Charles Williams is at pains to emphasise the contrast between the public and the private man (a remarkable division between unshakeable resolve and introspection) but somehow the impression remains of a colossus — indeed, of a "man of destiny", which is how de Gaulle saw himself. A solid, thought-provoking history.



■ ALL THE TROUBLE IN THE WORLD
By P. J. O'Rourke
Picador, £6.99

THE WORLD'S funniest and most revolting journalist takes on his favourite nemeses — liberals, environmentalists, Al Gore — and scratches their eyes out with glee. More cohesive than his usual reactionary hotchpotches, this book tears apart "fashionable worries", and ends with a final chapter whose heading offers a synthesis of all right-wing polemics: "The Hell with Everything, Let's Get Rich". O'Rourke is refreshingly scornful of subtlety, and must be forgiven everything for lines like: "how the Commies managed to make a poor country out of a nation full of Germans is a mystery".



■ LAST TRAIN TO MEMPHIS
The Rise of Elvis Presley
By Peter Guralnick
Abacus, £9.99

SEEKING to rescue Elvis from the dreary bondage of myth, Guralnick's account of the early years provides a marvellous counterbalance to Albert Goldman's sneering, malicious biography (1981). For here, at last, is a book informed by a fan's enthusiasm and a novelist's devotion to style. Although Guralnick is keen to stress Elvis's role in creating a new kind of vernacular music, fusing African-American influences with his own cultural milieu, it's hard to read the descriptions of some of the live performances without feeling the urge to get up and dance. The King is dead: long live the King!

Contributors: Jason Cowley, Fiona Hook, Nicki Household, Kate Bassett, Alison Burns, Giles Coren

An exhibition of herself

Nominated for the Whitbread Prize, Kate Atkinson talks to **Mary Loudon** about family, isolation and men

Kate Atkinson's first novel, *Behind the Scenes at the Museum*, now in paperback, was greeted on its publication earlier this year with unanimous acclaim from critics and readers alike, and has just been shortlisted for the Whitbread Prize.

This is richly deserved, for it is a remarkable novel, a quirky, imaginative account of family life, with a deftness of touch that belies the passion and the pessimism lurking beneath the surface of the prose. It is all the more remarkable for being Atkinson's first novel: self-assured, bold, lacking doubt, fear or hesitation.

This is no fluke, much as some might prefer to think of it that way. (The English notoriously love the romance of late development, much prefer it to the bursting bloom of a bright young thing, for they relish the implied failure of the long, slow burn of gestation.) Kate Atkinson is a determined woman who has worked hard for her success. At 44, following an academic career at Dundee University, she has been writing full time for four years. After years of writing short stories for women's magazines, she won the highly regarded Ian St James Award for short fiction two years ago, and with it an agent and a contract to write two novels.

■ BEHIND THE SCENES AT THE MUSEUM
By Kate Atkinson
Black Swan, £6.99



Atkinson's passions: the Second World War and family

Behind the Scenes at the Museum reflects Atkinson's two great passions: the First World War and the family. Her heroine, Ruby Lennox, is shown to be at odds with her parents, separated from them by education and hampered by her rivalrous sisters, all of which raises questions about Atkinson's own background. Certainly she was the only member of her family to be educated privately: "I'm one of a generation of postwar children who was changed by education. But I didn't enjoy it. It was hell. It gave me opportunities, but I'm the only one who doesn't have a Yorkshire accent and, as a result, I was regarded as a spoilt child. But I'm an only child, so all that sibling rivalry is made up. And unlike my heroine, with whom I identify in many ways, I always felt very cut off and isolated as a child."

Was that why she created a large fictional family?

"No. I wrote about the family because I don't believe in it at all. I think families are pernicious; I think families are destructive. There's too much focus on you in a family, nowhere to hide."

Atkinson is not clear what it was she felt — or feels — the need to hide from. Perhaps just other people. She is, after all, something of a loner. Her manner is open and light and amusing but underneath she is, she says, irascible and intolerant — characteristics which she claims contributed to two marriage break-ups but made her a very good single parent.

"I'm a great believer in single parent families. Anyway, I'm not very good at being married. I need my own space too much. That's partly why I never wrote a novel before. I never had the space to do it. If I were to marry again, it would have to be to someone really useful, like a vet or an osteopath. An osteopath would be best. I have a bad back."

Does she actually like men?

"Oh yes, I'm very tolerant of men," she says, as one might express tolerance of impossible neighbours, indicating a triumph of virtue over grievance, "but perhaps I'm toleratant of men because I don't really know any. I don't have to deal with them on an everyday basis."

I begin to wonder, in the nicest possible way, if the thing Atkinson likes best about other people is the opportunity they give her to be morally superior. "Oh yes," she laughs, "that's absolutely true. No question."

With an attitude like that, Atkinson may court personal difficulties but she is unlikely to deter professional success. She admits that she is finding her second novel "hellish" to write, but she is full of ideas for the future, from more novels to screenwriting to scriptwriting.

"You can't map out a novel because you can't see it all in your head. Likewise you can't map out a career. I'm a very organic writer, and everything keeps changing as I go along. But the main thing is to be authentic and not to try to please other people because that way you become separated from it: and you may as well not write at all if you feel like that. As long as you approve of your own writing, you can be pretty sure it's going to be OK."



Høeg: luminous talent

When danger lies in dreams

■ THE HISTORY OF DANISH DREAMS
By Peter Høeg
Harvill, £14.99

PETER HØEG calls his novel a history and a history not of people but of dreams. This is an intimate, insider's satire, puncturing the balloon of national illusions.

Høeg's career as a novelist will always be haunted by the icy charisma of his bestseller, *Miss Smilla's Feeling for Snow*. Now the publication of the earlier *The History of Danish Dreams* confirms Høeg as a writer of luminous talent and achievement.

It is easy to see why his huge success in the outside world causes disturbance as well as gratification among Danes. His fiction is wonderful but uncomfortable. Høeg's dreamers are absurd, pitiful, pompous, malignant or even murderous. They dream in clichés, fantasising about the "lovely and beloved Danish countryside", "democracy and Danish culture and the spirit of the people", reform schools and the Danish flag floating down from heaven. They find ways of reconciling these visions with some ugly realities.

One dreamer is a landowner who erects a high wall around his estate and banishes history for 200 years. Another is a distinguished lawyer, who confides at the end of his career that "our legal system is the Monte Carlo of justice". Real and fictional characters are tumbled together. A novelist condemns homosexuality, while longing to fondle the serge trousers of a waiter.

Against these lethal dreamers Høeg pits characters who are much too wide awake. They are outsiders, and, like Smilla Jaspersen in *Miss Smilla's Feeling for Snow*, those outside the Danish dream are powered by rage against the way things are.

The History of Danish Dreams is a history of subversion. Buoyant, inventive, and very funny, it stretches time and blurs generations. It charts the irresistible rise of Carl Laurids, cutting his way through the Danish capitalist system like a hot knife through butter. His marriage to beautiful, ferocious Amalie produces a son who is, on the surface, a golden boy of the Danish bourgeoisie. But he falls in love with a girl from the slum of Christianshavn. Maria is a child criminal, and her ancestry is also woven into Høeg's compulsive story of how dreams begin and how they are destroyed.

HELEN DUNMORE

A rough and a duff diamond

■ WILDERNESS OF MIRRORS
By Linda Davies
Orion, £15.99

■ PRECIPICE
By Colin Forbes
Macmillan, £15.99

THERE are worse ways of choosing a thriller than reading the opening paragraph in a hurry at an airport bookstall. If there is any gold in the following couple of hundred pages, then a nugget of it at least should be visible in those crucial first few lines.

Linda Davies's *Wilderness of Mirrors* opens with an apt shudder: "She had never realised how easy it was, that one wrong step — the wrong time, the wrong place, a hand on the shoulder, death."

Eva Cunningham is a spy whose deep cover as a drug runner has led her to become an addict. It also leads to the execution of her best friend. Her masters at SIS give her a challenge and a goal: shake her addiction and exact revenge in the entrapment of the hardened multimillionaire whose cynicism betrayed them.

It is a good basis for a plot. Unfortunately the detail — the lure of a possible diamond mine in Vietnam to be won through jiggery-pokery on the Vancouver stock exchange — lets it down. The biggest problem for Davies is that her two heroines, Cunningham and the London financial whiz-kid, Cassie Stewart, both come across like the publishers' blurb about the author: pretty, intelligent, hard-nosed, soft-centred, Oxford-educated twentysomethings who do not let men get on top of them unless it is a deliberate decision. But, attractive as this new stereotype might be, it remains a stereotype.

Wilderness of Mirrors would not disappoint the hasty airport purchaser; it is well-structured and the climax in the jungles of Vietnam is good rough-and-tumble stuff. It is a disappointment simply because it does not live up to the expectations that the author herself raises.

In contrast, I fear Colin Forbes has yet again proved that he simply cannot do better. And what he does is not good enough. I offer his opening lines as an example: "'This could be dangerous,' Philip Cardon said as he felt the wheels of the Land Rover sliding in the mud." And it is all downhill from there.

Forbes's spymaster, Tweed, is as woodenly improbable as ever. Macmillan proudly point out that Forbes knocks out a novel every year. It shows.

PETER MILLAR

TIMES BOOKS

THURSDAY

Peter Ackroyd on the fiction of George Steiner and Roger Scruton on political correctness; plus a new life of Giotto

Two tickets to the Sahara, please, and what time does the bus leave?



Ramparts at Marrakesh against the high Atlas: in the 1930s the socialite Pasha had five palaces and 200 wives

Marrakesh excess

■ BY BUS TO THE SAHARA
By Gordon West
Black Swan, £6.99

DO NOT be put off by the whiff of period whimsy which pervades this book, dedicated to the author's wife, Mary, to whom he refers as "the Spirit of Joy who paves the rough tracks with Laughter and finds Diamonds in Dustheaps" and thereafter throughout the text as "the Spirit". The first few pages are so irritating that I was tempted not to go further, but since I plan to go to Morocco, I am glad that I did.

The Wests travelled round Morocco from Tangier across the high Atlas to the oases and kasbahs bordering the Sahara and then on round to Marrakesh, Casablanca and Rabat. Although they cheated on the first part of the journey by travelling from Tilbury to Tangier first class on a passenger liner and then took a train to Meknès, journeying across the high Atlas in a bus was an original and adventurous thing to do in the late 1930s, some four years after the area was finally subdued by the French. West was a journalist, the author of *The History of Smoking from Elizabeth I to Elizabeth II* and *Jogging Round Majorca*, who described himself as a "felinophile" (six cats) and his interests as "swimming and laughing at life". Armed with a knowledge of French, some good contacts and an understanding of Islam, he and the Spirit had some interesting encounters with foreign legionnaires drinking "earthquakes" (cheap white wine and pernod) and dining in the houses of various Moroccan *caids*, including the famous El Glaoui, Pasha of Marrakesh, with his five palaces and 200 wives and his range of glamorous European acquaintances which included Diana Cooper and the Sitwells.

This is Morocco before the advent of tourism, still only a few years on from the Berber raids suppressed by the French. West has done his homework and understands what he sees.

SARAH BRADFORD

Out of his Edna

John Naughton on something like a Dame.

■ WOMEN IN THE BACKGROUND
By Barry Humphries
Heinemann, £14.99.

This is a novel about a successful female impersonator, Derek Pettyfer, who hails from Down Under. He is a reformed alcoholic and an avid collector of objets d'art. He is keen on women but not very good at relationships, fascinated by verbal mannerisms and earns more money than he knows what to do with.

At a party, he meets a journalist who is writing his obituary. "I hope there isn't a deadline," says Derek cleverly, after which his comfortable life begins to fall apart.

Item: Barry Humphries, the author of this intermittently stirring tale, is a successful Australian female impersonator who is a reformed alcoholic obsessed by verbal mannerisms and arcane locutions, and currently on his fourth marriage.

Item: he is also an avid collector of graphic art who once mortgaged his flat to buy a painting.

Item: he got the idea for the book after a hack came up to him at a party and revealed that he was writing his obituary. "Rather wittily, I thought," Humphreys told a *Sunday Times* reporter, "I said I hoped there was no deadline."



Humphries: savage eye

These facts notwithstanding, *Women In The Background* is a work of fiction. Among the various clues leading to this conclusion is the fact that, whereas Derek gets into very hot water because he trusts other people with his money, Humphreys always counts his own fivers and is accordingly rather richer than Croesus.

Still, he only has himself to blame if it takes the reader a while to suspend disbelief and settle into his story, which is really a cautionary tale about being famous.

Nobody takes poor Derek at face value and everybody is out to exploit him in one way or another. As he lurches from disaster to disaster — a grotesque former wife, a fey sculptress who takes him to the cleaners, as do suridry other folk — an intrusive, slightly sinister, unofficial obituarist-cum-biographer chronicles his catastrophes.

The plot is perhaps a mite predictable but the book is redeemed by a savagely acute eye for the details of life in the VIP lane. If nothing else, it should put you off fame for life.

The hunted and the chaste

■ LAURIE AND CLAIRE
By Kathleen Rowntree
Doubleday, £15.99

LAURIE, short for Lawrence, and Claire are the children of intensely musical parents who, soon after the end of the Second World War, set up a stillingly earnest cultural enterprise called the Foscote Community. Brought up in this hothouse atmosphere, where creativity is all and the supervising adults are callously egocentric and often jangling with nerves, the children form a bond that is mutually protective, unshakeable and, as the years pass, becomes a tangled web of evasions and untruths.

Claire is yearningly in love with Laurie and fails to perceive that he is homosexual, although this fact is clear to everybody else. Since Laurie is as camp as a row of tents, it is hard to believe that Claire does not have some inkling, but the point that Kathleen Rowntree is making is that people see what they want to see and shape the world to fit their own desires.

Claire and Laurie chug along placidly, pursuing successful academic careers at a provincial university and sharing a house, although not a bed, when nemesis strikes in the ambiguous shape of Lydia, a beautiful but manipulative transsexual with whom Laurie becomes obsessed.

This is one outrage too far and Claire decamps for Canada, but she and Laurie share an intimacy that no other relationship can rival — their strange, closeted childhood has twinned their souls.

Claire comes back home, and the way she frees Laurie of the malevolent Lydia provides the book's moment of high drama.

Although the novel is long — nearly 500 pages — and covers a period of 40 years, background events are left blurry. The focus is on the lifelong, sexless love affair between Laurie and Claire, a subject which manages to keep you steadily hooked throughout.

PENNY PERRICK

NEW ON CD: Return of a Parisian songbird; Getz gets into ballad mode; remembering an Irish rocker

OPERA

John Higgins

■ **MADO ROBIN**
Ses Plus Grands Rôles
Various Orchestras
Laserlight 14 265★★
MADO ROBIN was Paris's favourite canary in the years after the Second World War. Her fellow countrywoman, Lily Pons, had gone off to the Met in New York — and also to the cinema — leaving the high coloratura field in France to Robin. Both sopranos had extraordinary range and both confined themselves to a handful of roles which allowed them to dazzle the audience. The difference was that Robin's career was miserably short: she died 35 years ago this weekend on her forty-second birthday.

Laserlight offers a reasonable selection from her best parts: Gilda, Rosina, Lucia and, most famous of all, Lakmé. She filled the *Bell Song* from that last opera with the most extraordinary tintinnabulations.

Bellini is there too. Robin takes *Qui la voce* from *Puritani* at a rush and dashes off without a break into *Son vergin vezzosa*, which comes rather earlier in the opera. The closing scene from *Sonnambula* goes better. There are moments of vulgarity as she approaches each final slay-'em-in-the-aisles top note, but she certainly reached for the stratosphere and got there without too much effort.

Laserlight's insert, which does not even give recording dates, is reprehensibly thin. EMI has some Robin in its archives and might be encouraged to reissue a singer well worth hearing at her best and now scarcely known here.

□ **OFFENBACH**
Die schöne Helena
Rothenberger/Fassbänder/Gedda/Kusche/Bavarian Radio Orchestra/Mattes
EMI 5 65366 2 (2 CDs)★
THIS could have been Germany's answer to the Coliseum's *La Belle Vivette*. After a string of successes with the operettas of Strauss and Lehár, EMI



Fassbänder: a thigh-slapping Orestes

decided to take Offenbach's *La Belle Hélène* into the studios with a number of its regulars in tow. Unfortunately, Offenbach does not sound too well in German and the two principals are both below par. By 1980 Anneliese Rothenberger was probably too old for the title role and for once in his life Nicolai Gedda gave a coarse performance as Paris.

The best contributions come from Brigitte Fassbänder as a thigh-slapping Orestes, Ferry Gruber as the effete Menelaus and that veteran Beckmesser, Benno Kusche, as Kalchas. Perhaps *Vivette* was not so far away from Offenbach after all.

An issue strictly for connoisseurs of the curious.

ORCHESTRAL

Barry Millington

■ **TCHAIKOVSKY**
Suite No 3: Francesca da Rimini
Detroit Symphony Orchestra/Järvi
Chandos CHAN 9419★★★
HERE is an attractive presentation of alternative Tchaikovsky. The fantasia *Francesca da Rimini* makes a welcome change from the hackneyed *Romeo and Juliet*, while the Third Suite in G major has often been overlooked in favour of the Serenade in C and, of course, the symphonies. Both works, however, were highly regarded in Tchaikovsky's time, the final theme and variations of the Suite earning him especially enthusiastic receptions.

In this finely drawn performance from the Detroit Symphony Orchestra under Neeme Järvi, the contrasting moods of those variations are sensitively evoked, with poised solo violin playing from Emmanuelle Boisvert. The underlying streak of melancholy in the opening Elegie and following waltz — restrained, never overwrought — is also caught to perfection.



Järvi: alert to refined touches of orchestration

The story of the lovers in *Francesca da Rimini*, punished in hell for their passionate but illicit affair, calls for more turbulence — at least in the climactic passages — and Järvi does not disappoint. But he is also alert to the refined touches of orchestration elsewhere. A welcome addition to the catalogue.

□ **SESSIONS**
Symphonies Nos 6, 7 & 9
Argo 444 519-2★★
THOUGH one of the leading American symphonists of the century, Roger Sessions (1896-1985) has never established himself as a favourite with audiences, orchestras or record companies. His intellectually rigorous, tonally astringent works have been systematically ignored by orchestras such as the New York Philharmonic, which has performed only three of them — one of which (No 8) it commissioned — since 1950.

The American Composers Orchestra was founded some 20 years ago precisely to give an airing to such repertoire. It has to date programmed the works of more than 243 American composers (including more than 90 premieres) and here offers three of Sessions's symphonies, two of them (Nos 6 and 9) in premiere recordings. This is not easy music: much of the writing is angular and superficially similar. But it is worth the effort, not least for the passages of Bergian lyricism and resourceful deployment of orchestral forces. All credit to the ACO, under its music director Dennis Russell Davies, for tackling these tough scores, and to Argo for giving us the chance to hear them.

VOCAL

Hilary Finch

■ **SCHUMANN**
Frauenliebe und Leben
Von Otter/Forsberg
DG 445 881-2★★★
A NEW lightness of tone and sense of vulnerability characterises Anne Sofie von Otter's mezzo-soprano in this outstanding recording of Schumann's song cycle of a woman's love and life. A world of dream and private reflection is created by the voice's deft control of the most transient sounds and movements: bright-eyed in admiration, hushed in adoration and, finally, as Bengt Forsberg cuts off life in a single, brittle piano chord, numb almost to the point of silence itself.



Von Otter: whipping up a vocal maelstrom

Von Otter completes her recital with songs by some of the poets most important to Schumann. Her voice whips up a maelstrom for Kerner's stormy night, and stills it into a single long line of song for *Silent Love*. It recreates the strange erotic horror of *The Lion's Bride* and, with robust imagination, illuminates the fairy-tale miniatures of Hans Christian Andersen. Here, too, are four Rückert songs, *Rose, sea and sun* radiating a warm glow, and each *Snowdrop* peeping, word by word, through the fertile earth of Forsberg's piano playing.

□ **MAHLER**
Lieder eines fahrenden Gesellen
Price/Dewey
Forlane UCD 16744★★
A RECENT Bavarian Radio recording reveals Dame Margaret Price in sombre mood. Her Mahler *Songs of a Wayfarer* are sung with a deep seriousness and dark vocal colour which gives them a sense of the monumental which all but weighs down the spirit of their folk poetry. The final rest is for Price much more than a drowsy nodding-off under the Linden tree.

Her deep commitment counterbalances the occasional sense of tension and slight breathlessness. Price knows, after all, how to garner her resources, and the still uniquely expressive qualities of her soprano are nurtured by the piano playing of Thomas Dewey, tracking every changing tone of voice.

His playing comes into its own in Mahler's setting of Rückert's poetry: the scent of the Linden tree is born along the music's long lines, and Price herself finds new strength in *Um mitternacht*'s heart of darkness. She brings a wry, almost mournful humour to the story of St Anthony's sermon to the fishes in her *Das Knaben Wunderhorn* group, and recreates a chill bleakness in *Wo die schönen Trompeten blasen*.

JAZZ

Clive Davis

■ **STAN GETZ**
Blue Skies
Concord CCD-4676★★★
WAS there ever a sweeter sound than a Stan Getz solo? Too sweet for some tastes, I admit. On that too highly regarded, late-period, live disc *Anniversary*, his ruminations could grow all too self-absorbed and discursive. For those who prefer to hear him in the more disciplined setting of the studio, *Blue Skies* — one of a series of discs he recorded for Concord in the early 1980s —, forms a distinctive addition to the Getz canon.

It is, to all intents and purposes, a ballads album; pianist Jim McNeely's muscular *There We Go* forms the single up-tempo interlude. Even there Getz's penchant for lyrical improvisation lifts the piece far above the realm of pre-packaged phrases.

Not the least of the virtues of this session is the ambience of a carefully structured group performance. McNeely, bassist Marc Johnson and drummer Billy Hart are never relegated to the role of bit players — the fate of some of the saxophonist's accompanists in later years. Johnson also provides the arresting theme of *Antigny*, which draws a particularly lucid response from the leader. The remainder of the material — from *Spring is Here* to *Easy Living* and the gently syncopated title tune — is all familiar fare, but reshaped with verve and passion.



Getz: some familiar fare reshaped with passion

□ **CASSANDRA WILSON**
Songbook
JMT 514026-2★★
THE antithesis of Getz's romanticism. Cassandra Wilson's determinedly off-centre vocals have made her one of the most discussed singers of the past decade. A vital new force, or Betty Carter without the humour? JMT's compilation charts her progress prior to her transfer to Blue Note, very sensibly placing the emphasis on her audacious reworkings of standards rather than the sister-from-the-streets attitudinising of her own compositions.

POP SINGLE

David Sinclair

■ **THE PRESIDENTS OF THE UNITED STATES OF AMERICA**
Lump
Columbia 662496★★
AS MIGHT be expected, the Presidents of the United States of America come from America, where the trio's self-titled inaugural album has already reached the giddy heights of the *Billboard* Top 20.

Lump is their first single in this country. An intriguing amalgamation of Nirvana-influenced riffs and Weezer-ish harmony vocals, it is a post-grunge formula served up with lashings of oddball humour in place of the usual angst: "Lump sat alone in a boggy marsh/Totally motionless except for her heart/Mud flowed up into Lump's pyjamas/She totally confused all the passing piranhas".

The other two tracks on the CD, *Carolyn's Bootie* and *Candy Cigarette*, are played with a lighter touch (the guitarists use instruments with only two and three strings, respectively). The result is a pleasantly wacky sound located in the tradition of such celebrated American eccentrics as Jonathan Richman and They Might Be Giants.

POP ALBUM

David Sinclair

■ **THIN LIZZY**
Wild One — The Very Best Of Thin Lizzy
Vertigo 528 113★★
THE BEST rock 'n' roll requires a certain swagger, and Thin Lizzy's frontman Phil Lynott, who died ten years ago next week, had it in spades. The band's trademark song, *The Boys are Back in Town*, is a romping celebration of rough, masculine bonhomie, and on hits such as *Dancin' in the Moonlight* and *Don't Believe a Word*, Lynott combines a distinctively Irish romantic streak with a roguish sense of humour.

Where Lynott went astray on record, as in his short and over-stimulated life, was when he let his machismo get the better of him. "Hey you! Good-looking female, come here," he ad libs with an imperious leer during the fade of *Jailbreak*. Even at a time when it was perfectly acceptable — hip even — to refer to women as "chicks", such comments betray a certain lack of finesse.

This uncomfortable mixture of the cool and the crass is typical of *Wild One*, a new compilation which collects together all of Thin Lizzy's best-known tracks together with a couple of Gary Moore hits, *Out in the Fields* and *Parisienne Walkways*. Although a perfectly serviceable introduction to the band, there are no new or previously unreleased recordings to tempt the converted, and despite clocking in at a generous 77 minutes, there is a rather slapdash feel to the package as a whole. The liner notes include a brief summary of the group's career, but even basic information — such as which musicians play on different songs — is not supplied.

Friends and admirers including Henry Rollins, Joe Elliott and Rick Savage of Def Leppard, Gary Moore, Therapy? and former members of Thin Lizzy, will be gathering for a concert to honour the memory of Lynott at the Point, Dublin (003531-836 3633) on Thursday.

★ *Worth hearing*
★★ *Worth considering*
★★★ *Worth buying*

NEW ON VIDEO: Scissors in suburbia; Trekkies grow old but not up; Plasticine perfection

■ **EDWARD SCISSORHANDS**
Faber Video, PG, 1990
TIM BURTON'S captivating fantasy about a boy with pruning shears for arms, at large in a pastel-hued suburbia, is now released in a box set with the Faber interview book *Burton on Burton*. Johnny Depp, white-faced and wistful, finds a perfect role for his oddball talents as the man-made boy, a latter-day Struwelpeter whose inventor died before completing the finishing touches. The finale needs more drama, but the film beautifully fuses fairy-tale fragments, childhood fears and adult satire.

■ **BAD BOYS**
20:20 Vision, 18, 1995
FLASHY but dull cop drama from the Simpson-Bruckheimer production team (they gave the world *Top Gun* and *Beverly Hills Cop*). Two Miami cops, one happily married, the other a stud, are forced to swap identities while harbouring a murder witness. But the plot is just a peg for bullets, car chases, street-smart repartee from television stars Martin Lawrence and Will Smith, and exploding barrels of ether. Director Michael Bay is an award-winning maker of commercials: just the man for the movie equivalent of processed cheese. Available to rent.

■ **STAR TREK: GENERATIONS**
CIC, PG, 1994
PATRICK STEWART and other stars of the *Next Generation* television series transfer to the movies with this cumbersomely plotted but acceptable adventure. To bridge the gap between *Star Trek* crews, William Shatner's Captain Kirk is on hand to offer tongue-in-cheek remarks ("I take it the odds are against us, and the outlook is grim?"). He is also killed off, twice. The villain of the piece is Malcolm MacDowell, a megalomaniac keen to harness some of the galaxy's energy ribbons.

■ **A CLOSE SHAVE**
BBC Video, U, 1995
MORE Plasticine adventures of Wallace and Gromit from Aardman Animations, released on video only a few days after its television debut. Master and dog have now branched into the window-cleaning business, though their greatest perils come not from ladders or buckets but from a conniving dog called Preston and Wallace's Knit-o-Matic Machine. Technically superb, full of good sight gags, wry humour and cleverly orchestrated chases; though the elaborate artifice of the half-hour film can generate a feeling of claustrophobia.



A cut above the average fairy-tale: Winona Ryder and Johnny Depp star in Tim Burton's captivating fantasy *Edward Scissorhands*

■ **MY ANTONIA**
CIC, PG, 1994
WILLA CATHER'S semi-autobiographical novel about growing up in Nebraska in the 1890s comes to the screen in a smooth, tasteful version, originally broadcast on American cable television. Elina Lowensohn, a long way from Hal Hartley's *Amateur*, plays the spirited immigrant farm girl who captures the heart of an orphaned teenager hemmed in by stern grandparents (Jason Robards and Eva Marie Saint). Unobjectionable, although you would be far better off reading the original book. Directed by Joseph Sargent. Available to rent.

■ **NEW JERSEY DRIVE**
CIC, 18, 1995
IN THE urban jungle of Newark, New Jersey, kids with no future steal cars for kicks, while sadistic cops perpetrate crimes of their own. Nick Gomez's follow-up to *Laws of Gravity* lacks that film's electrifying intensity and sharpness of focus, though it earns some marks for the harsh realism of its trip through America's urban hell: there is so much slang that you almost need subtitles. Spike Lee served as executive producer. Released straight to rental video.

GEOFF BROWN

Operatic lives relived in song

John Higgins curls up with some good books that come with their own supply of music

Titta Ruffo's autobiography, *La mia parabola*, first published in 1937, has at last been translated into English as **My Parabola** (Baskerville, $38 (about £24)). The great Italian baritone ended it very abruptly. He pulled down the curtain in 1924, when there were still ten years of public appearances to go. He had good reasons.

Near the end of a South American tour that year, he withdrew from a performance of *Rigoletto* in Bogota because of "serious news" from Rome. This caused noisy demonstrations in the streets beneath his hotel room and he was forced to go on stage a couple of days later to placate his public. The news was the assassination of his brother-in-law by members of the Fascist party. Ruffo, although an avowed anti-Fascist himself, did not mention that because he had to spend much of the rest of his life — and write his memoirs — under the shadow of Mussolini.

He began from nothing. His father, a metal worker, called him after the family dog, Ruffo, and treated him like one. The son got his own back by running away from home and, as soon as he got a reputation as a singer, by reversing his names so that Ruffo Titta became Titta Ruffo. He lived for a while in total poverty, relying on the kindness of acquaintances, until he won his first engagements. He had little formal training and this, as he admits with typical honesty, was why the voice declined earlier than it should have done. His assets were a great big baritone and lots of grit.

Ruffo's racy and hugely readable memoirs are at their best when he is head on with adversity. Squeezing a few more lire out of skinflint impresarios in Sicily became an art form, and dealing with managers of dubious overseas touring companies needed equal skill. Raw material for a Rossini farce, but Ruffo became the leading Italian baritone of his time.

The English edition has been scrupulously annotated by his son, with some discreet correction where papa's recollections are a bit hazy. Both discography and performance chronology are impressive and inside the front cover is slipped a CD of 19 tracks of Ruffo, including Hamlet's drinking song. The singing autobiography has made its debut.

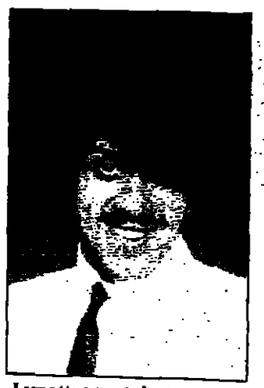
My Parabola is the first in Baskerville's *Great Voices* series. The second, **Tebaldi, The Voice of an Angel** by Carlamaria Casanova (also $38), uses the same format and is another translation from the Italian. By comparison it is a let-down. Tebaldi has a moderately interesting question-and-answer section at either end of the text, but otherwise this is an old-style exercise in luvviedom, with long lists of triumphs and much attention paid to dressers and poodles.

Casanova rarely gets to grips with the nature of Tebaldi's art, including her reluctance to move outside the Italian repertory and the effect on her voice of the year, starting in February 1963, that she took off from the stage. Rare whiffs of scandal are carefully sanitised: the rivalry with Callas, the liaison with the conductor, Arturo Basile.

Sergei Levik would have had something sharper to say had he ever heard her. **The Levik Memoirs: An Opera Singer's Notes**, translated by Edward Morgan (Symposium Records, £45), is a vivid and very well informed account of operatic life in Tsarist and post-Tsarist Russia. Levik began as a baritone and sang with the best: Chaliapin, Sobinov *et al*. When his voice failed he turned judge and critic, writing always from the inside.

Fortunately the singers of Imperial Russia are preserved on record, albeit scratchy ones, but not too much is known about them in Britain. Levik helps put that right. He also pays a good deal of attention to foreigners ready to brave the journey to Russia, including Ruffo, who sang at the Kirov while the 1905 revolution was going on and gets several approving pages.

Levik has his prejudices and wallops Georges Thill for lack of musicality and the use of "the coarsest tricks". But on his compatriots he is sound. To try him out, fill in the coupon on the dust jacket and get a free CD of 22 of the singers he is describing, plus two tracks of the author himself. Which British critic can offer that?



Lynott: a certain swagger and roguish humour

73 With mundane maturity, opens a novel, quoting first line by Shelley (3,6,5,3,6,4)

67 Skin wounds treated with iodine (5)
69 Beware of schoolboys! (4)

Bring a warm, cheery glow to a room by decorating the fireplace with painted or wrought-iron screens, candles and mirrors

Grate expectations for 1996

The fireplace is usually the focal point of a room, and there are some beautiful accessories around to accentuate it, even though most brass versions of fire irons and companion sets are now varnished and for decorative purposes only, and made to stand idly by our coal-effect gas fires.

The smartest companion set of this type I found came from Interiors of South Kensington, London — a tall, elegant brass brush, shovel and poker (£163.95). Interiors also sells guards, which are essential if there are children in the house. There are several designs, from plain black iron screens to folding, brass and fan-shaped. The 55cm-high brass-bound four-panel screen guard, for example, costs £167.30. For glitzy coal storage, choose the copper cauldron with claw feet and brass lion head handles (£74.50).

Attractive and functional period fire irons and accoutrements are available from House of Steel, a veritable mine of buckets and all things for the hearth. The company's ever-changing stock included, at the time of writing, a stunning turn-of-the-century steel coal box, square and simple with medieval overtones (£95 plus VAT); a wrought-iron coal bucket with inner lining (£75 plus VAT); an unusual sponged lidded bucket in turquoise and blue (£165 plus VAT) and a polished steel bucket at £35, which should be matched with a polished steel lidded spill pot (£25 plus VAT). Also available is a selection of old coal buckets which have been hand-painted in a variety of colours and designs (£45 plus VAT). My favourites were pale primrose yellow with a pineapple, and rich brown with elegant black stars. The set of three steel and brass irons with a brush, poker and shell-shaped shovel (£75 plus VAT) would blend with any interior. My own dream fireside combo would be a House of Steel coal bucket and a dramatically big and baronial companion set with glass ball handles by Sam Sherborne (26in long, £295) from Liberty.

For basic fire-irons which look good as well as being functional, The Pier sells a wrought-iron companion set of brush, poker and shovel (£45) with a matching log cradle (£55), while the Robert Welch Studio Shop has a stylish black wrought-iron fire set for £95. the stand, brush, poker, tongs and shovel all have attractive cage and loop design handles. And don't forget the bellows. I have been choked by enough firelighters and scorched by enough pieces of blazing newspaper to believe that these are essential. Morgan makes splendid hardwood bellows finished with brass nozzle and studs. The large (9in x 34in, £70.50) and medium (9in x 21in, £62.90) versions come in walnut stain and the small (6in x 15in, £54.90) in ebony stain. All have a choice of leather finishes. You can also get painted bellows with a leaf design (from £75.90) with matching hearth brushes (£16.95). Several types of bellows can be personalised with initials (£2.50 each), a date (£2.50) or a crest (£8.50).

Firescreens can be useful to hide ashes or to ring the changes in summer. O IV Screens makes hand-painted screens to order. It offers two sizes of wooden screen (medium: centre panel 20in x 14in, side panels 17in x 9in; and large: centre panel 26in x 16in, side panels 21in x 11in); four shapes, eight standard borders and five centre designs, including ivy swags and two different star designs.

You can choose from 18 colours, from pale sapphire blue and pale green to dusky pink (from £105 to £165 plus p&p). If you're willing to pay extra, screens can also be customised. You can order colours to match a specific scheme, a different shape or size of screen, or even have your own design made up.

For screens with a touch of the Rajput palace (arched metal with animal motifs £55) or Andalusian *finca* (wrought-iron with flowers £85), consider Sebastian Barbagallo's work at the Ormonde Gallery in Portobello Road, west London. While you're there, look at the black-painted, flat, metal urn candle sconces, £22 each.

You can dress up the humblest fireplace with floral decorations and candles, which can be changed according to your mood and the season. Graham & Green is an excellent source of glamorous candlesticks, from the unashamedly rococo — a golden griffin (12½in tall, £235) — to the contemporary with a classical touch — the tall iron candlestick with leaves and crystals (16½in tall, £71.95) will shed fascinating light on the most banal occasion. If you are a fan of medieval simplicity, go to Past Times for mirrors (19in x 6in, £44.50) based on a 13th-century lancet window, with frames of reconstituted stone. The winged gargoyle candle holders (6in high, £14.95 singly or £27.50 for a pair) are also made of reconstituted stone and they are gloriously grotesque.

For fireside flowers, there is nowhere more seductive than Stephen Woodham's shop, where you will find everything from the outrageously original to the understated. His nutty mirror (from £300 to commission in various sizes), an overmantel extravaganza framed with nuts and gourds, is perfect for winter. For an effect more Brutus than Boccaccio, opt for a simple mirror framed with dyed magnolia leaves (from £150 to commission in varying sizes).

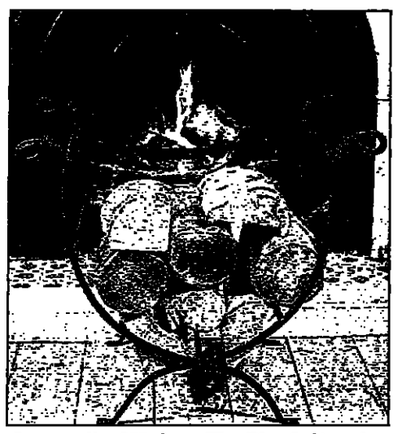
Either of these would be perfectly complemented by Woodham's plain pyramid of fir cones (16in high, £24.95), which you can stand in the hearth or mount on the wall. For a more traditionally pretty look, opt for something from his selection of freeze-dried roses, available in several colours and styles of containers. My favourites were the yellow roses in a cream Woodham's pot (£110), and the orange ones in a glass jar with moss (£75). For sheer drama, stand a lavender topiary tree in a silver pot (24in high, £245) at either end of your mantelpiece and put a collection of silver knick-knacks between them.

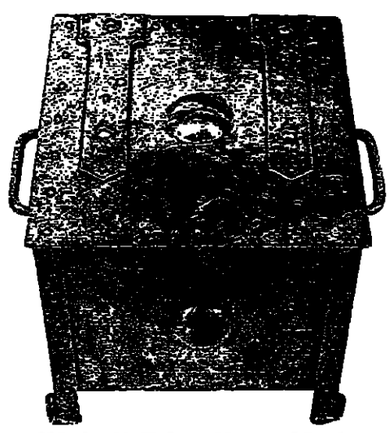
STEPHANIE LEWIS

H. ALCOCK

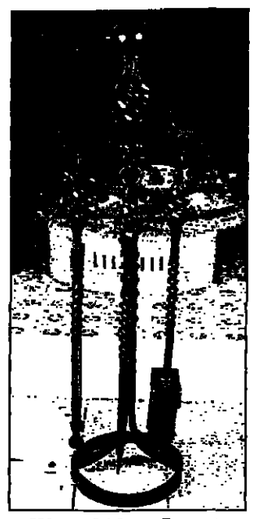


Fire screen from a range by Sebastian Barbagallo. Right: golden griffin candle holder, £235, from Graham & Green





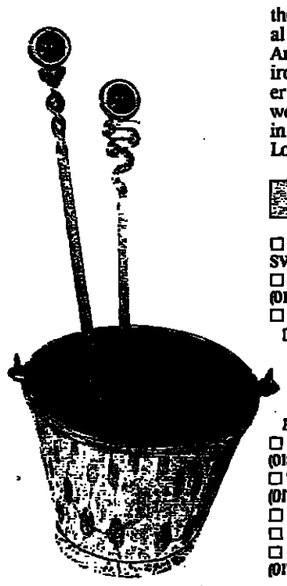
Log cradle, £55, from The Pier (left) and coal box, £95 plus VAT, from House of Steel



Wrought-iron fire set, £95, from the Robert Welch Studio Shop



Sam Sherborne fire iron set, £295, from Liberty



WHERE TO BUY

- ☐ Interiors of South Kensington: 4-10 Exhibition Road, London SW7 (0171-581 2401).
- ☐ House of Steel Antiques: 400 Caledonian Road, London N1 (0171-607 5889). Open Saturdays, by appointment only.
- ☐ Liberty: Regent Street, London W1 (0171-734 1234).
- ☐ The Pier: 200 Tottenham Court Road, London W1 (0171-637 7001) and branches nationwide.
- ☐ Robert Welch Studio Shop: 19 Old Square, Warwick CV34 4RU (01926 400422). Mail order available.
- ☐ Morgan Bellows: Knockhill, Lockerbie, Dumfriesshire DG11 1AW (01576 300232) for catalogue.
- ☐ O IV Screens: 2 Bangalore Street, London SW15 1QE (0181-785 6407) Mail order only.
- ☐ The Ormonde Gallery: 156 Portobello Road, London W11 (0171-792 2418).
- ☐ Graham & Green: 4 Elgin Crescent, London W11 (0171-727 4594).
- ☐ Past Times: call 01993 776999 for branches and mail order.
- ☐ Stephen Woodham: 60 Ledbury Road, London W11 (0171-243 3141).

Nailing the perfect polish

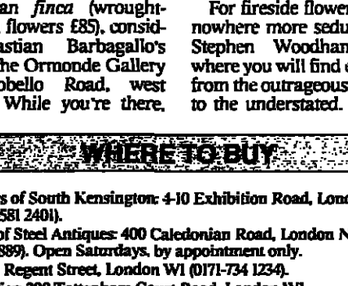
If your nail varnish vanishes, you're using the wrong one

If, like most people, you don't have the time for regular manicures and your lifestyle does not resemble that of a Chinese empress, you need a nail polish that doesn't fray round the edges the moment it dries. Many manufacturers claim longevity for their product, but how many come up to scratch? I tested a selection, looking for even colour after two applications, and exposing the result to household chores, a computer keyboard and the gym. The results give ratings for overall performance and value for money.

Mavala Nail Colour Cream
Colour: Santos 81 (bright red)
Price: £2.10/5ml
Availability: from good chemists and department stores
Verdict: easy, even application from a practical miniature bottle — because the enamel is used before the contents thicken in the bottle. Two coats gave a professional polish, which lasted nine days before the first chip appeared.
Rating: 9/10

Lancome Triple Tenue Nail Lacquer
Colour: 141 (pinky-brown)
Price: £9.50/14ml
Availability: from good chemists and department stores
Verdict: the rich, creamy polish gave an excellent finish. After 11 days, there were barely noticeable small chips at the tips of my nails, which needed a quick touch up to look as good as new. Expensive, but good value for money.
Rating: 9/10

Paloma Picasso Nail Enamel
Colour: classic red
Price: £14.70/10ml
Availability: from good chemists and department stores
Verdict: a rich colour that looked good after just one coat. The polish had excellent finish on two. However, the colour did start to chip after six days to an extent that a retouch would have looked messy. Reasonable value.
Rating: 5/10



Varnishes: from £1.09 to £14.70

Christian Dior Nail Enamel
Colour: Geranium 744 (bright red)
Price: £11/14.5ml
Availability: from good chemists and department stores
Verdict: a rich enamel which gave a professional finish after two coats. Chipped after six days so I touched up the damaged tips, which chipped again three days later. Too expensive for the level of performance.
Rating: 5/10

Covergirl Nail Slicks
Colour: Mocha 57 (pinky-brown)
Price: £2.55/11.5ml
Availability: from good chemists and department stores
Verdict: slightly runny, which made even application tricky. The colour tended to accumulate around the base of my nails. The resulting colour was uneven, and started to peel after a couple of days.
Rating: 4/10

Collection 2000 Nail Polish
Colour: 42 (bright red)
Price: £1.09/14ml
Availability: branches of Superdrug, Lloyds Chemist and independent chemists nationwide.
Verdict: after two coats the polish was uneven and semi-transparent. It started to look ragged at the top of my nails the day after application; by the end of that day, another coat was needed. Cheap, but probably a false economy.
Rating: 2/10

Boots No 7 Lasting Nail Enamel
Colour: Fire Cracker 490 (bright red)
Price: £3.25/15ml
Availability: from branches of Boots nationwide
Verdict: a creamy enamel that gave good coverage after one coat, and an good staying power, lasting for ten days without chipping. When retouched, it lasted another four days. Expensive.
Rating: 9/10

KAREN KAY

SHOPAROUND

The 'Sheila Maid'©
CAST IRON AND NATURAL PINE CLOTHES AIRER
Everything you need to install this "Energy Saving" Airer.
48 hr Despatch
Home Deliveries Worldwide.
Trade Account Enquiries UK/Overseas (Dept KJ)
THE "TRADITIONAL" CURVED SHAPE
WITH FULL WIDTH CAST IRON BACK ENDS
4 PINE HAND FINISHED ROUNDED EDGE RAILS, NATURAL JUTE PULLEY CORD, SCREWS & PLUGS, BACK ENDS, PULLEYS, CLEAT IN 5 COLOURS.
The "ORIGINAL" (Castrol Grey Metal Dept Covered)
6ft £35 | 7ft £37 | 8ft £39 | 9ft £41
COLOURS (Cooling) Red Blue Green, Black, White)
6ft £35 | 7ft £35 | 8ft £37 | 9ft £39
P+P £10.15, COVER BY HIGHLAND ACCESSORIES OR BY CHEQUE/PO
Illustrated details from S.A. Johnson
THE DOMESTIC PARAPHERNALIA Co. Dept T, Unit 16, Morine Business Centre, Dock Rd, Lytham, Lancs. FY8 5AJ, England
Tel:01253 736334 24hrs. Fax:01253 795191

BUTLERS TRAY
Traditional piece of furniture designed to take drinks or tea & folded away when not in use.
Solid Mahogany with good brass stays.
Height 28½"
Width 17½"
Length 24½"
PRICE £128 DELIVERED
Send for brochure or visit
CLASSIC REPRODUCTIONS
SWAN CORNER
PEWSEY, WILTS. SN9 5HL
Big range of Classic Furniture
Excellent Value. Ample Parking
Mon-Fri 9-5pm Sat 10-4pm
Tel: 01672 563333 Fax: 01672 562391

CUBES SHELVING TRESTLES DESKS ETC
Inexpensive drawers, record units wardrobes, cupboards & shelving beech, white, black for home/work
Mail-order catalogue (or visit us)
CubeStore 58 Pembroke Rd W8
0181 994 6016 (24hrs) also Suffolk

HOUSE DUST MITE? ASTHMA? RHINITIS?
GUARANTEED AIR POROUS MITE FREE BEDDING COVERS
Send for details & VAT exemption
Allergy Relief Products Ltd, Mansion House, Mansion Road, BO15 3BP
Tel: 01703 332919/586709
Fax: 01703 332919/676226

Finest quality shirts from Jermyn Street at affordable prices
HILDITCH & KEY
Jermyn Street, London — Shirtmakers since 1899 — Rue de Rivoli, Paris
SIZES 14½ - 18
SALE
Shirts £59.95 £39.95
Ties £25.00 £19.95
Our Sale by mail has proved so successful with our customers that we are now extending it to the general public.
For your free brochure telephone (01592) 775175 or complete the form below and fax us your details on (01592) 630750 or post to Hilditch & Key Ltd, FREEPOST, Glenrothes KY7 4BR.
NAME (Mr/Mrs/Miss/Ms) .....
ADDRESS .....
POSTCODE
Hilditch & Key do not divulge personal details to other companies. TMS0/12
SALE NOW ON
AT OUR TWO JERMYN STREET SHOPS

BEST EVER JANUARY SALE
UP TO 30% OFF
INTEREST FREE CREDIT
APR 0% Details Available on Request
FREE DELIVERY TO ANY UK ADDRESS



THE BEST 18th CENTURY REPLICA SOLID MAHOGANY DINING TABLE IN THE WORLD
One of over 50 dining tables on display in our showrooms made by master craftsmen to a standard unsurpassed this century together with 100 styles of Chairs, also Sideboards, Desks, Filing Cabinets, Cocktail Cabinets, TV & Video Cabinets, Leather Chairs, Chesterfields & Looking Glasses.
All available in four separate ranges to suit all life styles & income groups.
BRITISH ANTIQUE REPLICA Cabinet Furniture is Guaranteed for 50 YEARS.
PRICE PROMISE
If you can buy similar style furniture for less money in any High Street shop within a 100 mile radius of London (Sales and special offers included) we will supply you with similar furniture for 10% less than that shop's price.
Visit our factory & showrooms to see the world's largest display of English Antique Replica Furniture or phone for brochure.
NEW YEARS DAY 10AM-5.30PM
Mon-Sat 9am-5.30pm
BRITISH ANTIQUE REPLICAS
SCHOOL CLOSE, QUEEN ELIZABETH AVE., BURGESS HILL (BETWEEN GATWICK & BRIGHTON) WEST SUSSEX RH15 9RX
Tel: 01444 245577

How leaseholders can take the route to freedom

A guide to avoiding the many pitfalls on the way to buying the freehold of your property

The two Acts now on the statute books concerned with leasehold reform should, in theory, be good news for leaseholders who want to buy their freehold. If you own the lease on a flat, buying your freehold means that you have control over the cost and standards of building maintenance and improvement, service charges, insurance and the managing agent.

Many solicitors, however, are reporting that some freeholders are being unhelpful or downright cussed when faced with leaseholders who want to exercise their rights. Joan South, chairman of the independent Leasehold Enfranchisement Association, which offers free advice to leaseholders, says: "You might have a good freeholder for a while, but then the property may change hands. People who don't own their freehold are in a poor position."

If you own a lease on a flat there are two pieces of legislation which allow you to buy the freehold with other leaseholders through "collective enfranchisement".

Much depends on your circumstances. If the freeholder decides to sell to a third party, you may have the right of first refusal under the 1987 Landlord and Tenants Act. The freeholder should serve notices informing leaseholders of their rights and giving them two months to respond. If the freeholder fails in this obligation and sells to a third party, leaseholders may have the right to buy the freehold from the new owner at the price he paid for it. However, there is no legal sanction for freeholders who fail to offer the right of first refusal. That could change with the new Housing Bill due to go through the Commons in the current Parliamentary session. Government ministers are considering ways to tighten the law to force landlords to offer the chance to buy the freehold to leaseholders before selling it off.

Under the 1993 Leasehold Reform Act leaseholders have the right to buy the freehold at any time, whether the freeholder wants to sell or not, if they fulfil certain criteria (see box below). Those who qualify will be faced with a considerable task. Preparation is the key. Get to know the Act. Read the guide published by the Department of the Environment and get as much free advice as possible — from the Leasehold Enfranchisement Association or from the Government-funded Leasehold Enfranchisement Advisory Service (LEAS).

You will have to meet all legal costs, including those of the freeholder. "The costs can be out of all proportion to the value of the freehold, unless you undertake a large part of the work yourself," Ms South says.

Tony Essian, a barrister with LEAS, advises leaseholders to find out how many enfranchisement cases solicitors have been instructed on — and the results. Do not hand the case over to a solicitor and forget about it. Costs may rocket. There have already been cases where leaseholders have lost out because lawyers have failed to meet deadlines: instruct professionals only when you need to.

Make sure you have proof in advance that leaseholders in your block are entitled to buy. The freeholder can demand this proof within 21 days. If you fail to meet the deadline your claim will be disqualified and you will have to wait 12 months to apply again.

The cost of the freehold is determined by the length of the lease, the value of the property and level of ground rent. A professional valuer will be needed, but of the 14 cases so far that have gone to a Valuation Tribunal, the lowest price per leaseholder was £150 for a two-bedroom flat with a 973-year lease in Surrey; £575 for a studio flat in Worthing with a 90-year lease; rising to as much as £8,000 for a two/three-bedroom seafront flat in Bournemouth with an 83-year lease and rising ground rent.

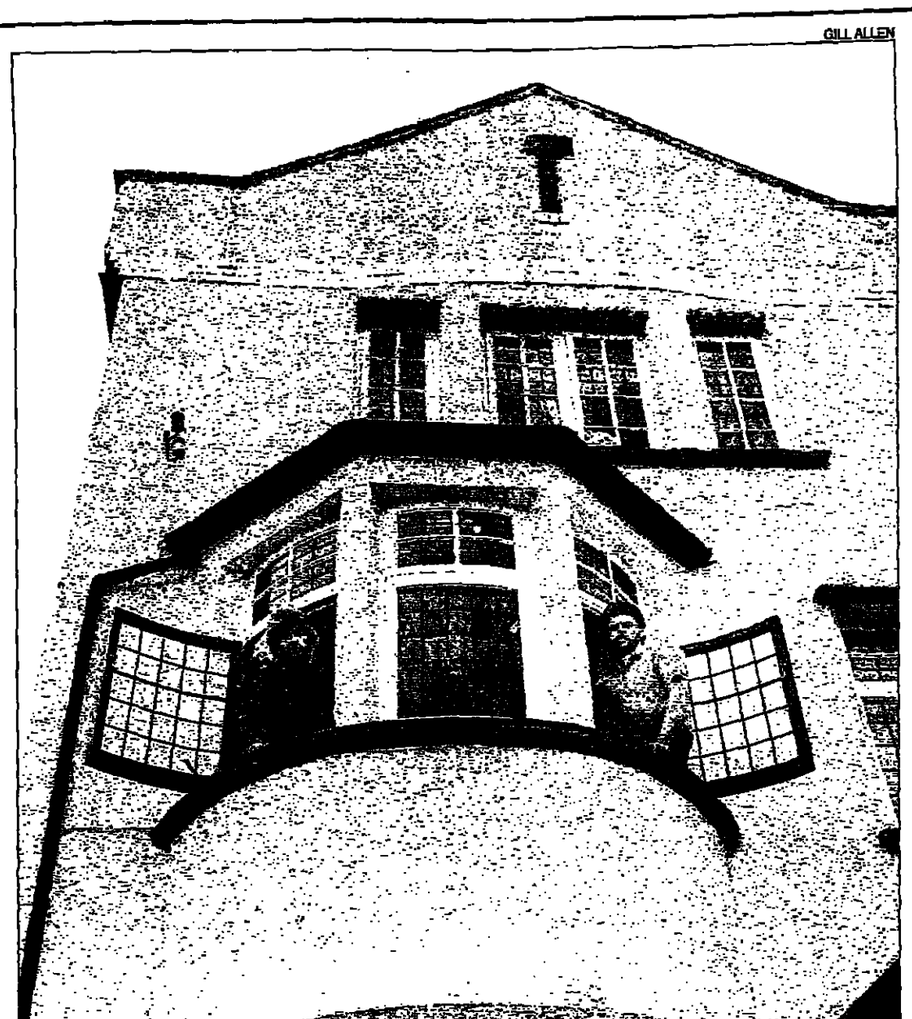
If you decide to go ahead, you will need to establish a "nominee purchaser" — a company in which each leaseholder has a share — which will buy the freehold on your behalf. Then draw up a legally binding agreement between leaseholders and the nominee purchaser which sets out how you are going to share the cost of buying and of future maintenance expenditure and service charges.

Only when you are fully prepared should a formal notice be issued to the freeholder giving details of what you want to buy, who is buying and the proposed price. A legal caution should be placed on the freehold title at the Land Registry to prevent the landlord splitting the freehold and blocking the sale. Under the 1993 Act, leaseholders can buy only if the block is under a single title.

The freeholder may dispute the price you offer, and then the case will be referred to a Valuation Tribunal, where each side pays their own costs. It can take five months to get a hearing. Presenting your own case will keep costs down. The Leasehold Enfranchisement Association can put you in touch with people who have been successful. Tribunal hearings so far have produced encouraging results, mostly reducing the landlord's valuation.

CHERYL TAYLOR

GILL ALLEN



Huw Daniels and Paula Kenningham are trying to buy the freehold of their London flat (see Case History)

CASE HISTORY

Fed up with high service charges and poor maintenance work, the leasehold owners of a Victorian house converted into five flats in Surbiton, Surrey, decided to buy their freehold under the 1993 Leasehold Reform Act. *Cheryl Taylor writes.*

First-time buyers Huw Daniels and Paula Kenningham (left) bought their one-bedroom flat in 1989, paying £69,000 for an 87-year lease. Mr Daniels says: "We were paying more than £1,000 a year in maintenance charges, plus insurance and other running costs. Most of us have negative equity and precious little cash, but we had to go for the freehold given the unacceptable cost of services and low grade of maintenance."

The leaseholders did most of the work, shopping around for a surveyor to do the valuation, and a solicitor.

Their freehold was valued at £3,250. They offered £4,000, but this was disputed by the freeholder, so the case was referred to a Leasehold Valuation Tribunal in December 1994. The determination, given in April this year, valued the freehold at £3,300, split between the five leaseholders. The case has gone on to a further court hearing as the freeholder refused to settle, but the leaseholders hope to complete shortly.

The leaseholders' joint costs so far, including solicitor's fees and survey costs, amount to £1,500. They are also responsible for the freeholder's legal costs of £1,126.25 plus £411.25 for his surveyor.

CAN YOU BUY YOUR FREEHOLD?

Under the 1993 Leasehold Reform Act, you are entitled to buy your freehold provided:

- *You have a long lease (which, when you bought your flat, must have been more than 21 years), and at a low ground rent, the definition of which depends on the date your lease was granted.*
- *At least half the leaseholders have occupied their flats for the past 12 months or three of the past ten years.*
- *Not more than 10 per cent of the building is in commercial use (for example, as shops or offices).*
- *There are two or more flats in the building.*
- *At least two-thirds of the flats in the building are owned by qualifying leaseholders as set out above.*

WHERE TO GO FOR ADVICE

- *The Leasehold Enfranchisement Association, 10 Upper Phillimore Gardens, London W8 (0171-937 0866).*

This is an independent organisation funded by individual members which offers free advice to leaseholders wanting to buy their freehold, including help with presenting their case at a valuation tribunal.

- *The Leasehold Enfranchisement Advisory Service, 6-8 Maddox Street, London W1R 9PN (0171-493 3116).*

This independent agency, funded in part by the Department of the Environment, offers free advice to leaseholders on buying freeholds and extending leases.

TO ADVERTISE CALL: 0171 481 1986 (TRADE)

PROPERTY

FAX: 0171 782 7828

NORTH OF THE THAMES

LITTLE VENICE/Maida Vale. The specialist local agents. Vickers & Co 0171 289 1692

SOUTH OF THE THAMES

SW2 STREATHAM HILL 5 miles London Bridge 1 bed luxury flat in purpose built block. Long lease. £69,960 0171 737 6078

CITY & WEST END

BARBICAN January list of flats available for sale call Frank Harris & Co 0171 600 7000

BELGRAVIA & KNIGHTSBRIDGE

EATON SQUARE, SW1. Exclusive situation, executive apartment. 3 bed 2 rec 2 bth, overlooking sq. Light, double aspect, short lease. Call 01865 736164 or fax.

CHELSEA & KENSINGTON

HOLLAND PARK. Lovely 1 bed sunny balcony flat Share F/H and garden. 2 mins tube and park Tel 0171 2211589.

DEVON & CORNWALL

BUDLEIGH SALTERTON Picturesque detached cottage close shops/sea in lovely sdn 2 rec, study, 3 dbl bedms, br/kit gas Aga & c/h. Double garage £185,000 Tel 01395 443283.

COUNTY HOMESEARCH CO. We save you time, money and wasted journeys finding your home Tel : 01872 223549

SOUTH DEVON Luxuriously appointed substantial modern residence, extensive garden with country views. Rural situation close to Newton Abbot. 4 recepn, Kit/b'fast, 5 beds, 3 baths, conservatory, dble gge £385,000. Tel: 01626 862868 for details

EAST ANGLIA

NORFOLK Georgian rectory. Anx. Good for Quick sale. Bargain £350,000 01223 811702

GLOUCESTERSHIRE

COUNTY HOMESEARCH CO. Prof house buying service in Glos, H & W 01242 262260.

COTSWOLD COTTAGE
Well maintained period cottage set in delightful Cotswold hamlet. Lounge, dining room, kitchen, utility room, 3 bedrooms, bathroom and separate WC Carpeted throughout. Double garage, ample gardens. Easy commuting for Cheltenham, Oxford Bristol or ideal weekend home. £150,000.
Tel: 01451 861077

KENT

4 exclusive plots for luxury houses St Margaret's Bay. Stunning location and views. Closest point to France. Unrepeatable. Offers each plot or whole. 01233 610637 /fax 622091.

KENT

CHARTHAM HATCH Canterbury - Superb Grade II Listed Oast Barn, in delightful rural location, converted into two character houses in 1½ acres, each with 4 Beds, 2/3 Baths, 24'x 24' Lounge, Oak Kitchen, Utility, Galleried Hall & Study, 60'x 16' Garage/Workshop £199,000 each. Owlquest Ltd 01622 817999 (Office) 01622 832577 (Evs./wkends).

SUTTON VALENCE - 2 bedroom cottage in the heart of this sought after village, open fireplace and central heating. Available for immediate occupation. No chain. £69,500. Tel: 01622 842227/ 843168

WATERINGBURY - unique Arch. des split level bungalow - 5/7 beds, 3/5 recpt, (including 3 room annexe, 2 baths, shower room, dble gge, mature secluded garden. £178,000 Owlquest Ltd 01622 817999 off hrs! 01622 832577 evs & wkends!.

WATERINGBURY - unique Arch. des split level bungalow - 5/7 beds, 3/5 recpt, (including 3 room annexe, 2 baths, shower room, dble gge, mature secluded garden. £178,000 Owlquest Ltd 01622 817999 off hrs! 01622 832577 evs & wkends!.

SEVENOAKS WEALD (rural) Impressive period Country House, 4 recpts, Kitchen with Aga, 5/7 Beds, 3 baths, approx. 10 acres with stables, menage, outbldngs, swimming pool, tennis crt, 5 mins Mt. Station
SUBSTANTIAL OFFERS COUNTRY PROPERTY
(open 7 days) for details of this & many, many more Tel:
01892 724488

HEREFORDSHIRE, WORCS, & SHROP

NR ROSS-ON-WYE
IDEAL COUNTRY HOME
In sought after Peterstow, nr Common, 3 miles from Ross + M50
Converted barn, 4 beds, 2/3 recepn, large stone fireplace, central heating. Small garden with fish pond, patio + lawn.
£105,000
Tel: 01989 768211

SUSSEX

WADHURST
Stunning setting, fab views. Quality conversion of large mansion into six individual luxury houses in secure private setting. Grounds fully maintained. Garages. Freehold from £225,000 to £295,000.
Showhouse open
27-12-95..7 1.96 daily
from 10.0am - 4.00pm.
COUNTRY PROPERTY
01892 724488

RENTALS

A SURPERB spacious 2 bed apart, large mod kit/fully furn, full of character and comfort. 7 mins Herne Hill and N. Dulwich BR. £160 pw. 0181 2449209.

BARBICAN/CITY Wide selection of flats to let. For details of availability & list contact Frank Harris & Co 0171 600 7000.

BARBICAN Lge f/fitted immaculate 1 bed flat S/Pool £260pw Suzanne 0171 355 1156

BOND ST Pristine v.spac 3 dble bed suites 2 rec f/f kit £580pw Suzanne 0171 355 1156

MARBLE ARCH Montagu Sq W1. 2 v spac quiet rms in mais. £92 pw each. 0171 7066654

RENTALS

MARYLEBONE LANE W1 Small flat for 2. Jan 2 - Mar 4, £150 pw. Tel: 0171 935 5107

SW 11, Brand new 2 bed flat, secure U/ground parking, priv grdn. 3 mins Clap Jn. Avail mid Jan. £250 pw. 01788 810968.

CANARY ISLANDS

THE CANARY ISLANDS – THE CHAIRMAN'S CHOICE
As part of their centenary celebrations, the Yeoward Group, a British group of shipping-related companies, are releasing a limited number of exclusive apartments for sale, freehold or personalised leasehold. These properties are set in secure, private and luxurious surroundings in sub-tropical Puerto de la Cruz on the beautiful island of Tenerife.
This is an opportunity for discerning clients to own and enjoy their own property in a residential paradise where the Group Chairman himself, Tony Yeoward, lives with his family - what better recommendation could one require ?
For brochure and further details please telephone after 1st Jan
0151 236 2621
Glenys Carroll or Brenda Green

FRANCE

ALL FRANCE "The Hexagon" New full colour brochure 100s of properties. For free copy phone or fax 01497 831771.

SPAIN

COSTA DEL SOL Marbella to Mijas Villas to £500k. Apts. £80k to £250k Optional Rental Guarantee Scheme Tel SPS 01202 296098

FARMHOUSES, Cottages, Fincas and Village Houses in non-tourist quiet areas of Andalucia 01444 412551 B + V

MARBELLA / SOTOGRANDE Selection of 600 quality props. Flight refunds. Colour brochure. Intereality 01954 718999.

COSTA DEL SOL
buy a lovely 2 bedroom, 2 bathroom apartment in Riviera Del Sol with complete peace of mind for just £37,500. Small English-run complex between sea & golf course. Owner in residence in January.
Tel/Fax: 01262 420234

U.S.A.

HOMES AND BUSINESSES For Sale, Orlando and Gulf Coast. Guaranteed rental schemes. Call FPC 01202 296098

CARIBBEAN

BARBADOS
WINTER STYLE
CALL NOW FOR THE BROCHURE
The perfect blend of paradise and sophistication, Barbados boasts some of the finest hotels, villas and golfing in the Caribbean from £934 per person.
UNBEATABLE VALUE
- Highland First supplement from £95 one way
- Special 7 night holidays inc. Concorde one way from £1834 to £5216pp
- Direct flights from London & Manchester
- Exceptional Summer Offers

Call us now on
01244 329556
PLEASE QUOTE YY MAY
CARIBBEAN CONNECTION
THE CARIBBEAN SPECIALISTS
OFFICE HOURS: MON-FRI 9-6, SAT 9-1

HAMPTONS
GUERNSEY
Come to live where the quality of life still counts and residential entry is simple. Free property pack available.
Hampton Mortal Mobbs
58 High Street, St Peter Port.
Tel: (01481) 713463
Fax: (01481) 711038

80 MINS MOUNTAIN SKIING - UNIQUE IN EUROPE
THE SEA IS YOUR GARDEN
LUXURY VILLAS & APARTMENTS
Superb SEA VIEWS From only £44,890 Up to 75% mortgages (subject to status)
LAS PALOMAS - COSTA DEL SOL
The Côte d'Azur of Spain
At LAS PALOMAS - The Costa del Sol's best-kept Secret - away from the ravages of tourism / 1, 2 & 3 Bedrooms (£ 39,995 - £ 99,995) / Spectacular Cliff & Hillside Locations with Breathtaking Views / Swimming Pools, Tennis, Exclusive Club Bar Restaurant / Established Security, Maintenance, letting facilities / On the Beach - Gourmet Restaurants, Bars, Market, Shops / Across the Bay - Marina, Horseriding, Squash, Health Club /Nearby the Towns of Almuñecar (10 mins) & Nerja (15 mins) / Come and see for yourself one weekend.
Inspection Flights only £ 169 (refundable on purchase)
TEL. NOW: 01273 - 677542 (24 hours)

E. SUSSEX

17th Century Oast house with self contained annex set in its own beautiful grounds. Magnificent views of Rother Valley. Oak exposed timbers, round kitchen, 1 lge recep, 2 bedrm (with ensuite), 3 bedrm /study, 2 c/rms, laundry. Annex - lounge, kit, dble bedrm (ensuite), York stone terr, OCH. ½ mi village/ BR.
£375pw. Tel: 01580 881184.

FRANCE

OVERLOOKING LAKE GENEVA
Detached chalet ideal for summer & winter holidays. 3 beds, large lounge / diner, sauna, garage. Wonderful views. 5 mins ski lifts. Fully furnished. Valued £100,000. Must be sold. Best offer or will consider part Ex for UK property. Tel: 01268 727636 or
01280 821876

BELLE PLAGNE
The prettiest of the La Plagne villages. A studio flat with direct access to skiing. Bed/sitting room, kitchenette, shower room/W.C., electric heating, off road parking. FANTASTIC OPPORTUNITY £19,000
Tel:01734 814478

RETIREMENT HOMES

DORSET
Elegant 2 bed flat in small, favoured warden assisted sheltered accom in the heart of the delightful Abbey town of Sherborne.
£63,500
Tel:01258 455673

NEW HOMES

Martin Grant Homes



Photograph of The Grayswood (5 bedroom home)

BERKSHIRE
- KENT FOLLY WARFIELD NR BRACKNELL — 5 bed homes from £205,000 TEL (01344) 867878
- HIGHGROVE NR BRACKNELL — 4 bed homes from £118,950 - £169,950 TEL (01344) 867878

HAMPSHIRE
- THE GABLES ZEBON COPSE, FLEET — 2, 3 & 4 bed homes from £69,950 - £139,950 TEL (01252) 812620

SURREY
- WILLOW RIDGE BAGSHOT — 3 & 4 bed homes from £99,950 - £135,500 TEL (01276) 452298
- NURSERY GARDENS WOKING — 2, 3 & 4 bed homes from £76,950 - £167,500 TEL (01483) 799995
- ROSEMEAD CHERTSEY — Ex 3 bed showhome ONLY £129,950 TEL (01784) 255633

KENT
- SERPENTINE PLACE SEVENOAKS — 2 & 3 bed homes from £114,950 - £184,950 TEL (01732) 741212

DORSET
- OASIS BOURNEMOUTH — 2 bed apts from £72,950 TEL (01202) 767633

WEST SUSSEX
- BIRCHWOOD CRAWLEY — 4 bed det. homes from £124,950 TEL (01293) 515444
- WILD ACRE IFOLD NR CRANLEIGH — 5 bed det. homes from £232,000 TEL (01483) 268822
- CUCKFIELD — 4 bed det. homes from £149,950 TEL (01444) 416657
- PRIORY FIELDS BOXGROVE CHICHESTER — 3, 4 & 5 bed homes 1st release of 4 & 5 bed homes from £157,500 TEL (01243) 787071

HERTFORDSHIRE
- HOLLYBUSH CRESCENT, HARPENDEN — 2 & 3 bed homes FROM £86,950 TEL (01582)712219

CAMBRIDGESHIRE
- MILL CLOSE HISTON — Just one 3 bed bungalow £97,950 TEL (01223) 66377

BUCKINGHAMSHIRE
- PARKLANDS MILTON KEYNES — 4 bed det. homes, 3 bed bungalows from £111,950 - £141,950 TEL (01908) 679168

NORTHAMPTONSHIRE
- CAVENDISH PARK NORTHAMPTON — 2, 3 & 4 bed homes from £47,950 - £114,950 TEL (01604) 259410
- MASTERS COURT NORTHAMPTON — 4 & 5 bed homes from £195,000 TEL (01604) 675773

ESSEX
- CHURCH GATE GARDENS OLD HARLOW — Just one 3 bed det. home Price £99,950 TEL (01279) 436590

OXFORDSHIRE
- TEMPLE HEIGHTS OXFORD — 1 & 2 bed apts 2, 3 & 4 bed homes from £55,995 - £125,950 TEL (01865) 395473

BEDFORDSHIRE
- THE SYCAMORES BARTON LE CLAY — 4 bed homes FROM £136,000 TEL (01582) 882217

FUTURE DEVELOPMENTS
- London, Tulse Hill, SE24 — 3 bed terrace homes TEL (01306) 730822
- Herts, Globelands, Redbourn — 3 & 4 bed homes TEL (01727) 844044
- Berkshire, Bradfield Park, Bradfield — 4 bed homes TEL (01306) 730822

Martin Grant Homes Ltd, Grant House, Abinger Hammer, Dorking, Surrey RH5 6QR Tel: (01306) 730822
FREEPHONE SALES 0500 730 722

SHOWHOME OPEN 10AM - 5PM Daily
SHOWHOME OPEN 10AM - 4PM SAT & SUN

Martin Grant Homes U.K., Catherine House, St. Albans, Hertfordshire AL3 5BA. Tel: (01727) 844044
FREEPHONE SALES 0500 730 733

Th

More people choosing ne buy their ho says **Cheryl T**

Even ten years Britons would up their noses a renting, rather t their family home. Un renting was perceived as of a family's hard times. become socially acceptab until the 1950s and always continental Europe.

The only sector of the h ket not in the doldrums 1995 is rentals. The d rented homes nationwide year, particularly in Lon South East, where rent properties in some areas as much as 25 per cent.

The reasons for the many. Getting a foothold rung of the property-own der does not have the san it once did for young have seen others strugg mortgages while in nega And many home-owner for cash and stuck with p can't sell, are opting to le while they rent cheaper a tion or move in with rela

Many who do sell are rented property. With fa values, fear of rising in high unemployment and agement from the Gove would-be home-owners mortgage tax relief, re greater freedom and flex for those leaving the fami the first time. Increasing of furnished accommoda money doesn't have to b equipping a flat or house are no maintenance bills.

The supply of rented a tion has increased substa the 1988 Housing Act gav the confidence that tenan their rent and leave th when they are meant to. Shorthold Tenancy mea tenant who does not pay evicted after four mon investors are, therefore, b erty solely to let.

Despite this in mand still out ply in mo particularly London. Foreign national a few years in the capital a rather than buying, in p such as Knightsbridge, Kensington, Holland Park sea, where the agent Knigh Ruley reports a rise of 10 the past 12 months.

A recent report by Cluttons also shows an i the domestic share of th rental market in 1995, p among young professiona last quarter of 1995, more t cent of tenants were Bri pared with 42 per cent las per cent from other Europ tries. 11 per cent from North and the remainder from th

The Disney c

■ FOR SALE: homes in a small town in Florida, US, offering cute, apple-pie ambience, combined with olde worlde architecture and a dollop of social engineering. Apply soonest to our sales co-ordinator, Michael Mouse

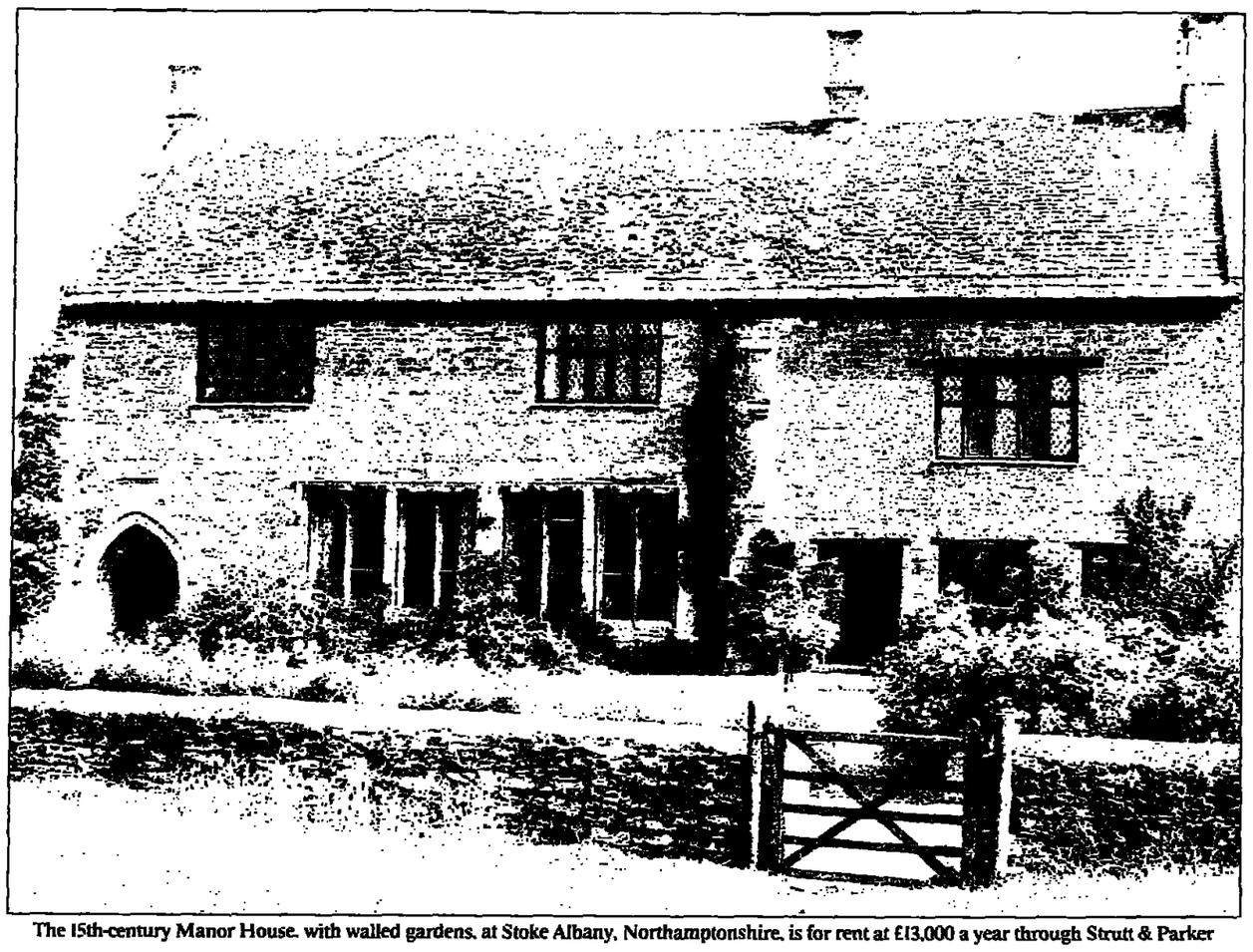
The Walt Disney cor ration, not content w building theme par is to construct the ideal dre town under the blue skies Orlando, Florida. The 8,0 house, 5,000-acre towns will be called Celebration name chosen by Disn chairman Michael Eisner s his wife.

The name suggests an beat mood for the forthco ing millennium and, at same time, evokes memor of the steadfast name Pilgrim Fathers chose their settlements.

Celebration aims to be pedestrian-friendly town. sort of place where men their hats to the women fo where crime is low and wh residents can retreat from worrying aspects of mod life, its drugs, guns a brusqueness. Dogs will doubt be called Butch, a children will be able to play

The rise and rise of rentals

More people are choosing not to buy their home, says **Cheryl Taylor**



The 15th-century Manor House, with walled gardens, at Stoke Albany, Northamptonshire, is for rent at £13,000 a year through Strutt & Parker

Even ten years ago, many Britons would have turned up their noses at the idea of renting, rather than buying, their family home. Until recently, renting was perceived as a reflection of a family's hard times. Now, it has become socially acceptable, as it was until the 1950s and always has been in continental Europe.

The only sector of the housing market not in the doldrums at the end of 1995 is rentals. The demand for rented homes nationwide soared this year, particularly in London and the South East, where rental of prime properties in some areas went up by as much as 25 per cent.

The reasons for the change are many. Getting a foothold on the first rung of the property-ownership ladder does not have the same appeal as it once did for young buyers who have seen others struggling to pay mortgages while in negative equity. And many home-owners, strapped for cash and stuck with property they can't sell, are opting to let their house while they rent cheaper accommodation or move in with relatives.

Many who do sell are moving into rented property. With falling house values, fear of rising interest rates, high unemployment and no encouragement from the Government for would-be home-owners by way of mortgage tax relief, renting offers greater freedom and flexibility. Also, for those leaving the family home for the first time, increasing availability of furnished accommodation means money doesn't have to be spent on equipping a flat or house, and there are no maintenance bills to pay.

The supply of rented accommodation has increased substantially since the 1988 Housing Act gave landlords the confidence that tenants will pay their rent and leave the property when they are meant to. An Assured Shorthold Tenancy means that a tenant who does not pay up can be evicted after four months. More investors are, therefore, buying property solely to let.

Despite this increase, demand still outstrips supply in most areas, particularly in central London. Foreign nationals spending a few years in the capital are renting, rather than buying, in prime areas such as Knightsbridge, Belgravia, Kensington, Holland Park and Chelsea, where the agent Knight, Frank & Rutley reports a rise of 10 per cent in the past 12 months. .

A recent report by the agent Cluttons also shows an increase in the domestic share of the London rental market in 1995, particularly among young professionals. In the last quarter of 1995, more than 54 per cent of tenants were British (compared with 42 per cent last year), 25 per cent from other European countries, 11 per cent from North America, and the remainder from the Far East, Australia and New Zealand.

The young Britons (mainly aged 25-35) are having to look to the less expensive areas of London's Docklands, Battersea, Clapham, Wandsworth and Pimlico, but here, too, rental values are rising. Chestertons Residential says that rents on properties in Wandsworth, Battersea and Clapham went up between 10 and 15 per cent this year; the biggest increase being for two bedroom flats. Prices in Pimlico range from £200 to £225 a week for a one-bedroom flat to £350 for two bedrooms. The average two-bedroom flat in Docklands is about £225. In Knightsbridge, a one-bedroom flat could cost up to £450 a week; £650 for two bedrooms.

High rents in central London are forcing out corporate tenants, who have taken a cut in rent allowances from City institutions and are moving out to Wimbledon and Putney from prime areas, such as Chelsea. As a result, prices have risen by up to 25 per cent in a year for desirable properties in southwest London, says Chestertons Residential, which recently let a six-bedroom family house in Putney for £1,100 a week.

Research by Savills shows a 21 per cent increase in prime central London rents since 1992, with a 6 per cent increase on flats and 11 per cent on houses this year.

Outside London, agents have seen strong demand for all types of rented property during 1995. Rural detached period houses and cottages fetch higher rents than modern property in towns, says the agent Strutt & Parker, which reports a rent rise of 10 per cent across the country in 1995.

The firm claims to let 62 per cent of its properties (from a two-bedroom farm cottage to the wing of a stately home) within a month; 85 per cent within two months. It also says that about 33 per cent of its tenant clients,

> With legally assured safeguards, more investors are buying property solely to let

including a large number of young co-habiting couples, have chosen to rent rather than buy, compared with 4 per cent last year.

Rents are highest in the South East and lowest in the Midlands/Northern region. The average rent for a four-bedroom detached house in Northallerton, North Yorkshire, is £500 a month; the same property in Newbury, Berkshire, would fetch up to £1,200.

Rural lettings are enjoying a revival for permanent tenancy and as weekend retreats. Wealthy tenants with their main homes in large cities are opting to rent a second home, be it a large country house or a cottage, according to Cluttons. Paddy Stewart-Morgan, a partner in the firm, says: "This market came to life five years ago, when the social snobbery about renting disappeared and it became acceptable to tell friends that you rent your country house."

There are also a number of previously unoccupied cottages to rent on large estates, the owners preferring to let rather than sell, and thereby losing control of the property.

Among other rural properties, a six-bedroom country house in North Yorkshire or Northamptonshire would fetch from £1,250 a month. A similar house in Oxfordshire, parts of Gloucestershire or Kent would cost more than £2,000; or at least £3,000 in West Sussex and Hampshire.

Three-bedroom cottages start at £300 to £450 a month in Somerset and Avon, £450 to £550 in Kent, from £500 in Oxfordshire, and from £400 to £1,000 a month for a luxury cottage with roses around the door in Hampshire and West Sussex, where the demand for cottages is 50 per cent up on last year.

Cottages in rural Kent are also gaining popularity with Euro-commuters. Although demand is high, prices have remained stable in 1995, because more owners are opting to rent their properties.

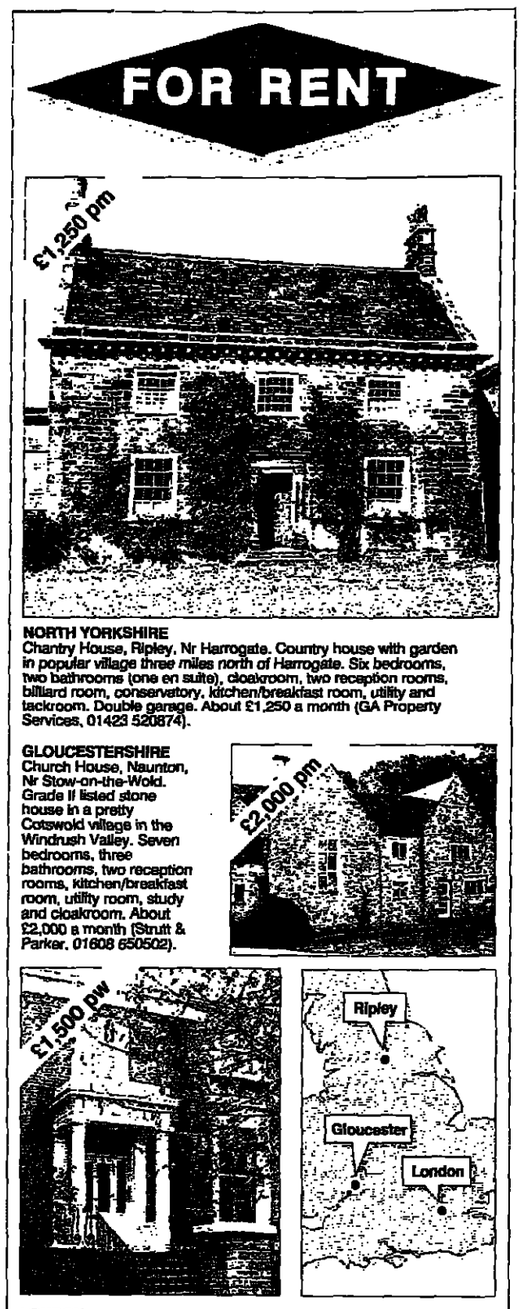
In the North, Cluttons reports a shortage of homes to rent at the top of the market. Four to five-bedroom period houses within commuting distance of Bradford, Leeds, Harrogate and York are being snapped up for £550 to £1,000 a month. Smaller two to three-bedroom estate cottages are more plentiful, priced from £180 to £350 a month.

In the West Country, the agents Fulfords reports that more home-owners who are unable to sell but need to move are letting their homes.

There is plenty of property to rent in Devon and Cornwall, particularly during the winter months, when second-home owners are looking for tenants and prices are low. You could rent a furnished two-bedroom cottage near the sea for as little as £350 a month, but you would be need to move out in summer when holiday-makers take over, paying high rents.

Longer lets are more expensive, with prices starting at £450 a month for year's lease on a detached three-bedroom house on a modern estate. Character houses, particularly those with waterside views, cost more, says the agent Marchand Petit, which has let a five-bedroom house in Devon, with its own beach, for £850 a month.

● *Association of Residential Letting Agents, 01494 431680. Knight, Frank & Rutley, 0171-938 4311. Cluttons, 0171-834 8822. Chestertons Residential, 0171-262 5060. Savills, 0171-730 0822. Strutt & Parker, 0171-629 7282. Fulfords, 01392 70105. Marchand Petit, 01548 857588.*



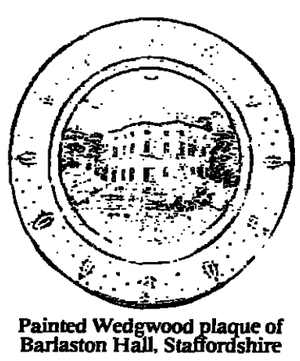
NORTH YORKSHIRE
Chantry House, Ripley, Nr Harrogate. Country house with garden in popular village three miles north of Harrogate. Six bedrooms, two bathrooms (one en suite), cloakroom, two reception rooms, billiard room, conservatory, kitchen/breakfast room, utility and tackroom. Double garage. About £1,250 a month (GA Property Services, 01423 520874).

GLOUCESTERSHIRE
Church House, Naunton, Nr Stow-on-the-Wold. Grade II listed stone house in a pretty Cotswold village in the Windrush Valley. Seven bedrooms, three bathrooms, two reception rooms, kitchen/breakfast room, utility room, study and cloakroom. About £2,000 a month (Strutt & Parker, 01608 650502).

LONDON
104 Maida Vale, W9. Detached family house with 150ft rear garden and a self-contained, two-bedroom flat in the basement. Four bedrooms, three bathrooms (one en suite), 36ft reception room, dining room, study, kitchen, billiard room and cloakroom. About £1,500 a week (Foxtons, 0171-449 6000).

CHERYL TAYLOR

BARLASTON HALL SAVED



Painted Wedgwood plaque of Barlaston Hall, Staffordshire

THE restored 18th-century Barlaston Hall in Staffordshire has been saved from the threat of coal mining. On December 16, Weekend reported the potential danger to the house from plans by Coal Investments to mine underneath the house and the village of Barlaston. But on December 19, council planners rejected an application to begin mining. The house will be open to the public in the new year.

The Disney corporation is building the perfect town born of its movie dream image

Mickey's ideal home

■ FOR SALE: homes in a small town in Florida, USA, offering cute, apple-pie ambience, combined with olde worlde architecture and a dollop of social engineering. Apply soonest to our sales co-ordinator, Michael Mouse

The Walt Disney corporation, not content with building theme parks, is to construct the ideal dream town under the blue skies of Orlando, Florida. The 8,000 house, 5,000-acre township will be called Celebration, a name chosen by Disney's chairman Michael Eisner and his wife.

The name suggests an upbeat mood for the forthcoming millennium and, at the same time, evokes memories of the steadfast name the Pilgrim Fathers chose for their settlements.

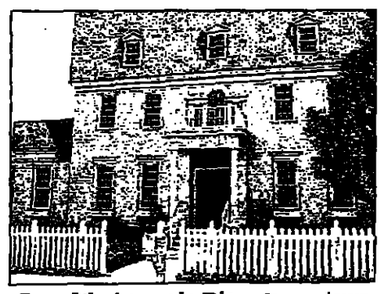
Celebration aims to be a pedestrian-friendly town, the sort of place where men lift their hats to the womenfolk, where crime is low and where residents can retreat from the worrying aspects of modern life: its drugs, guns and brusqueness. Dogs will no doubt be called Butch, and children will be able to play in the streets without fear of attack from crazies.

The Disney subsidiary company building the town hopes to have it ready by next autumn. A preview centre showing the houses has already opened in Florida, and has attracted interest. By last October, more than 15,000 potential buyers had been to see it and listened to the plans for the town's private policing and good citizenship.

House prices will range from $150,000 to $500,000 (about £97,500 to £325,000) — 10 to 15 per cent higher than the norm for the Orlando area.

If it is not quite that old Disney movies' spirit of "happiness is compulsory", there is certainly a desire by the town's planners to ensure that Celebration's eventual population of about 20,000 will rub along well with one another. To this end, weekenders will be discouraged from buying houses there as second homes.

Eisner says: "We looked at what made communities great in our past, added what we have learned from the best practices today, and combined this with vision and hope for strong communities in the future."



One of the homes in Disney's new town

Old towns such as Savannah and Charleston were studied and, architecturally, there will be nothing that might displease, say, the Prince of Wales, who has been the force behind a not dissimilar venture at Poundbury, near Dorchester in Dorset.

The prescribed style of Celebration's buildings will consist of classical, Colonial revival, French country (steep roofs), Mediterranean (red tiles), Victorian and Low Country, the styles varying from street to street. Garages will be built at the rear of houses, out of sight of the street, and the use of two-storey houses will mark a change in a state where so many homes are bungalows.

"We're going to build homes for people, not cars," says Donald Killoren, vice-president of the Celebration Company.

One observer has commented: "Disney again has its thumb on the pulse of the American public — to return to community, to a neighbourhood, to a place where they think they have some control."

Celebration's central zone will incorporate a 13-acre lake, jogging trails, a promenade and, naturally, a cinema for all those Disney films. Some houses will be dotted around a golf course.

But it will not all be root beer in the yard and grandpas in their creaking rocking chairs on the front porch. A fibre-optic network of telecommunications and information systems will link the town's homes, school, hospital, shops and offices. The good people of Celebration will be able to exchange civic gossip via computer.

Some well-known architectural firms have become involved with Celebration. The bank will be by Venturi, Scott Brown & Associates, the cinema by Cesar Pelli. The first three office buildings have been designed by Italy's Aldo Rossi.

Roads have already been built for the first phase of construction, and the frames of the first buildings are now being raised.

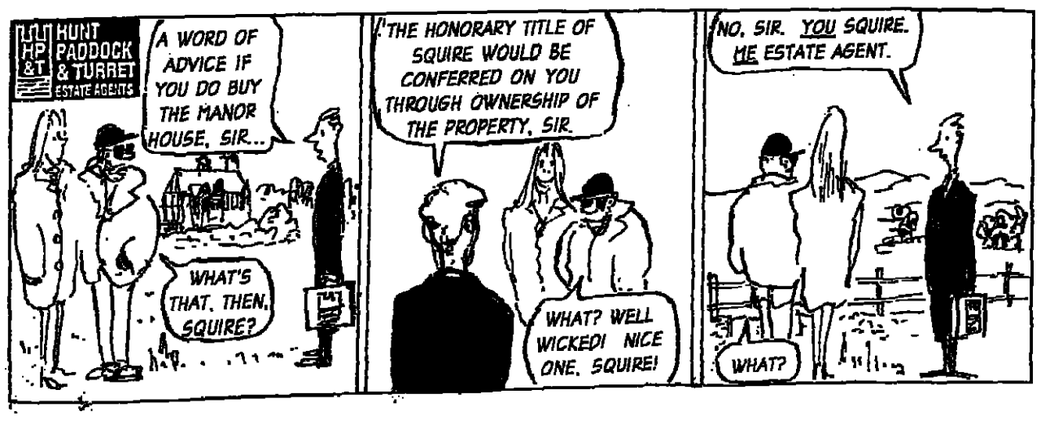
The late Walt Disney would have approved mightily of it all. The moustachioed cartoon genius, whose animated films often portrayed the positive aspect of American life which Celebration wants to embrace, originally wanted his Magic Kingdom theme park to have a similar community at its centre. The idea was scrapped, because it was likely to prove too noisy for full-time residents.

The old boy continued to harbour a desire to build a "model community", and there is every indication that Celebration will begin life in exactly that way.

Just what you would expect from a Disney production: a happy ending.

QUENTIN LETTS

● *Inquiries, 00 407 939 8696.*



YOUR CHANCE TO BECOME AN INSTANT MILLIONAIRE



10,000 National Lottery tickets to be won

This week's Lottery is a roll-over with an estimated jackpot of £20 million and if you enter our exclusive competition you have a better chance than ever of being the first instant millionaire of 1996. *The Times* has entered 10,000 tickets into tonight's draw and is offering six readers an opportunity to win them. The prizes will be allocated on the following basis:

One first prize of 5,000 £1 tickets
Five runners-up prizes of 1,000 £1 tickets.

All the tickets have been given randomly generated numbers and the six winners will be contacted before tonight's draw and told how many lines they have won. *The Times* will hold the competition winners' numbers on our computer which will work out, as soon as the draw is made, if any of our readers' tickets are winners. If they are, we will inform them this evening.

For your chance to become the first instant millionaire of 1996, simply answer the following question:

Camelot was the legendary capital of which of the following leaders?

a Julius Caesar b King Arthur
c Hannibal

Phone in your answer on our lottery tickets competition hotline telephone number before 3pm today. The first six correct answers selected at random from all the entries received since the competition began on Tuesday will win the prizes.

Entrants must be 18 years and over. A full list of lottery ticket numbers entered into tonight's draw, and any lottery winners, will be available by writing to: *The Times* Lottery Competition, Customer Services Department, 1 Virginia Street, London E1 9BD.

PHONE YOUR ANSWER ON: 0891 40 50 49
Calls cost 39p per minute cheap rate and 49p per minute at all other times

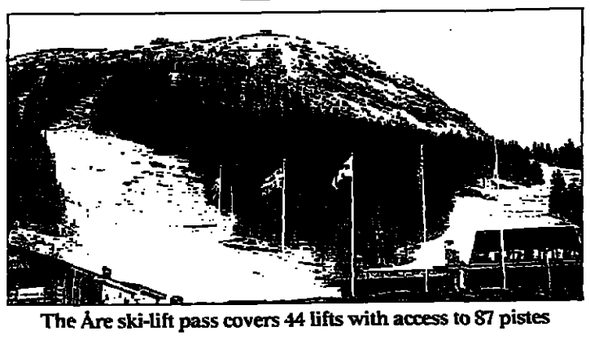
SKIING: If downhills and cross-country are not enough, Åre in Sweden offers sleigh rides over frozen lakes

We're not just here for the slopes...

SKISHOOT-OFFSHOOT



Now into its second century as a resort, Åre is the largest winter destination in northern Europe. And the devalued krona has helped to make Sweden more affordable



The Åre ski-lift pass covers 44 lifts with access to 87 pistes

JANE SPENCER

The long-haired twenty-something came lurching across the frozen lake out of the near-blizzard. "I hate skiing," the student from Stockholm confided. Then, by way of explanation, he added: "I'm training for a 92km [57 miles] cross-country race at the start of March. It will take me ten or 11 hours. The winner will do it in maybe four."

The Swedes take skiing very seriously. Yet it is perfectly possible to spend a week in Åre (pronounced "aura"), northern Europe's largest winter destination, and do anything but ski.

Before arriving in Åre, I had spent just a few weeks on cross-country skis over the past few years, and wanted the opportunity to improve my technique; my wife had never been on skis and, while willing to have a go, was gingerly nursing a chronic bad back; our teenage daughter was a novice, but game to try downhill and snowboarding. None of us was let down by our holiday choice.

Åre, into its second century as a resort, provides all this and more. Black runs deemed taxing enough for the Europa Cup circuit are available for those who cannot resist their siren call, and there is off-piste heli-skiing if you must, but equally there are the delights of dog sledding and sleigh rides along the frozen lake, trips into the mountains on ski bikes, or a crash course, with crashes optional, in paragliding. We also tried ice fishing, which in our case involved lots of ice but no fish.

Sweden used to be synonymous with expense. But Stockholm has been feeling the chill winds of recession and the burden of the high-tax welfare state, and there has been a sizeable devaluation of the krona. The result is that, unless you are a dipsomaniac who was so sozzled you forgot to raid the duty-free shop, holiday costs are competitive with any middle to upmarket resort (a beer costs about £5).

Swedes demand high-quality accommodation, and get it. We had the best of both worlds: a timbered self-catering apartment that felt snug even though the thermometer sometimes resolutely refused to budge above -20C by noon, coupled with all the benefits of central hotel facilities.

The Åre Fjallby complex, near a main lift, has one of the best of the town's half-dozen fine restaurants, a sauna, and heated swimming pool that extends outside where snowflakes fall on the swimmers.

Breakfast in the dining room was a hearty affair of porridge, cereals, juices, coffee, hot chocolate, rolls, crispbreads, hams, salamis, fish and liver pâtés, jams and marmalades. There was little trouble in putting away the 5,000 calories I half-remember are needed by a lumberjack felling hundreds of pine trees a day in sub-zero conditions.

The Åre lift pass offers a choice of 44 lifts with access to 87 pistes, from Duved in the west to Björnen in the east, all connected by frequent, free ski buses. Experts and beginner children are equally well-catered for here and, if you want to avoid the après-ski, floodlit runs are provided.

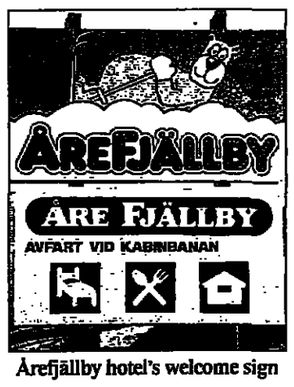
Among after-dark activities we tried was the reinauguration of the town toboggan run alongside the Edwardian funicular railway. My experience was that adrenalin does much to deaden the pain of crashing into an ill-lit ice wall at high speed. Safer but just as invigorating was a visit to the frozen and spectacular 120ft-high Tännforsen waterfall a few miles from Åre.

On the way back to town on a bitter night, there was briefly time to contemplate the misery commemorated by the Karolinen monument, just off the main road to the frontier. An optimistic Swedish army set out in the middle of 1719 to waltz over the frontier and relieve Norway of some territory for the greater glory of Charles XII. By New Year's Eve, thousands were perishing in retreat on the mountains, repulsed by their military opponents and ultimately defeated by their useless summer uniforms.

Something to think about, but for not too long as, in the warmth of a superb restaurant, a waitress brings you reindeer meat, with a fabulous Béarnaise sauce, to sizzle on a blazing stone at your table. This homely establishment rejoices in the name of . . . the Karolinen.

RICHARD DIXON

How to get there, where to stay



Årefjällby hotel's welcome sign

☐ The author was a guest of Ski Scandinavia and the Årefjällen Tourist Bureau.

☐ Seven nights half-board in the Årefjällby chalet hotel complex costs from £435, including flights and transfers. For reservations and information, contact any ABTA travel agent, or ring Ski Scandinavia on 01455 202010.

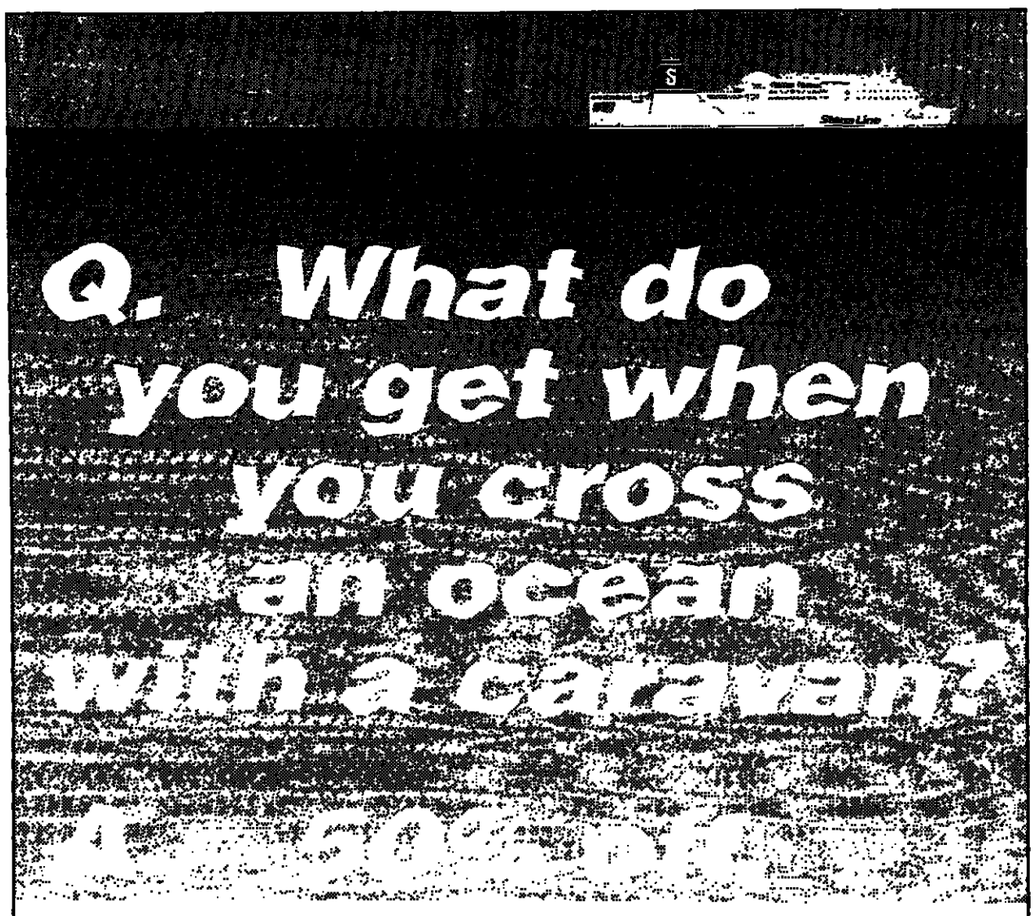
☐ The exchange rate is about 10 krona to £1 sterling.

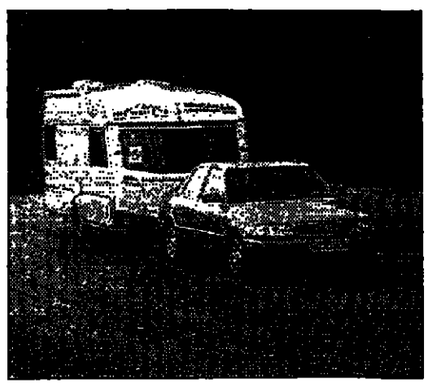
☐ A six-day adult lift pass for Åre costs about £89, with reductions for 11-16-year-olds and senior citizens. Ten-year-olds and under go free as long as a helmet is worn. Six-day hire of full adult equipment is £50.

☐ Lessons are available through the Åre ski school.



● From *Skilegs*, by Tessa Coker, available from the Ski Club of Great Britain, 118 Eaton Square, London SW1W 9AF, £2.50 including p&p. *The Times* cannot be held responsible for any injuries resulting from or sustained while carrying out the exercises and movements described.





Enjoy a saving of 50% off caravan fares when you book before 31st January 1996.

This offer is available for travel from Dover to Calais and Southampton to Cherbourg throughout 1996, on selected sailings daily.

For full terms and conditions of carriage, see our current edition of the Fast Ferry & Ferry Guide.

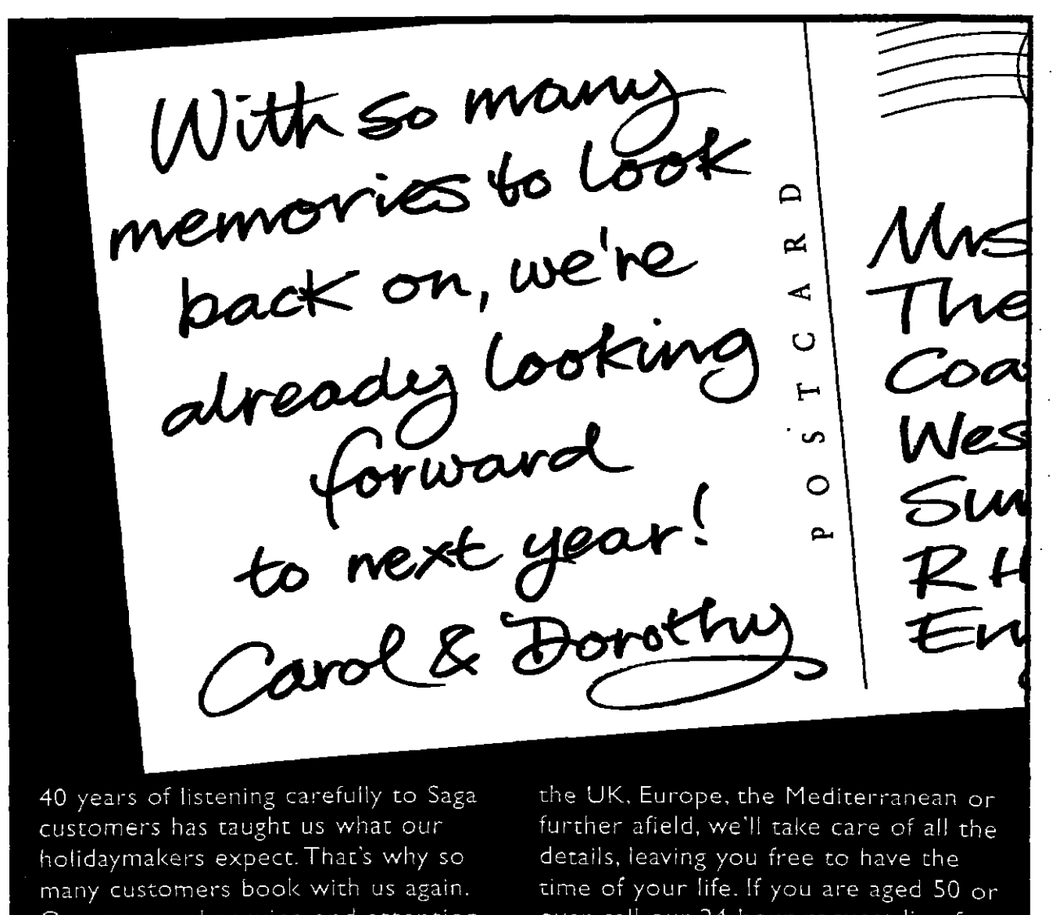
To book call

0990 70 70 70

or see your travel agent or AA Shop.

Stena Line

The next generation of ferry company.



40 years of listening carefully to Saga customers has taught us what our holidaymakers expect. That's why so many customers book with us again. Our personal service and attention to detail by courteous and friendly staff is as reassuring as our unbeatable holiday value. Choose from a hotel, coach, cruise or special interest holiday, travel by train, boat, plane or take the car – you'll never be far from a friendly Saga representative, voted among the very best in the industry. And whether you decide on the UK, Europe, the Mediterranean or further afield, we'll take care of all the details, leaving you free to have the time of your life. If you are aged 50 or over, call our 24-hour request line for your new holiday brochures.

FREE 0800 300 456
Ext 2152

SAGA

FOR THE TIME OF YOUR LIFE

Please return to: Saga Holidays Ltd., FREEPOST (NT2710), Peterlee X, Co. Durham SR88 1SH. You do not need a stamp.
Please send me the following holiday brochures:

United Kingdom
Hotel Stays ☐
University & College Centres ☐
Coach Holidays
Tours ☐ Single Centre ☐
Europe & the Mediterranean
Hotel Stays ☐ Coach Tours ☐
Worldwide
USA/Canada ☐
Faraway Places (Africa, Asia, Australasia and the Far East) ☐
Cruises
Ocean ☐ River ☐

Name (Mr/Mrs/Ms)
Address
Town County
Postcode Tel No.
Date of Birth (Mr) / /19 Date of Birth (Mrs/Ms) / /19
Do you currently receive brochures from Saga? Yes ☐ No ☐

Saga Holidays Ltd would like to send you information about services provided by other Saga companies and may pass information to these companies to enable them to do so.
DX841

٢٥ من الاصل

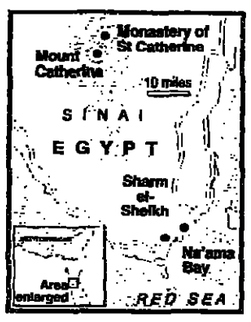
SINAI: On a desert trek, **Mike Gerrard** discovers the hardship behind the romance of Bedouin life

A pilgrimage to the sands of time

"And Sinai was wrapped in smoke, because the Lord descended upon it in fire; and the smoke of it went up like the smoke of a kiln and the whole mountain quaked, greatly. And as the sound of the trumpet, grew louder and louder, Moses spoke, and God answered him in thunder. And the Lord came down upon Mount Sinai . . ."



A Bedouin woman in traditional costume



Any journey to southern Sinai, that part of Egypt where "the heavens touch the earth", is a pilgrimage of some kind. For many it is to see that other Holy Land, described in the Book of Exodus, the land of Mount Sinai, where Moses received the Ten Commandments and, at the foot of the mountain, where God spoke to him through the Burning Bush. For others it may be a historical pilgrimage to the 6th-century Monastery of St Catherine, said to have been built on the site of that same Burning Bush.

Some make a pilgrimage to meet the Bedouin, while others are charmed by the thought of nights in the desert, sleeping under the stars. It is a land where any visitor will think about illusion and reality. The very phrase "sleeping under the stars" weaves its own romantic illusion, just as the powerful language of the Book of Exodus booms out the voice of a deity. But is it romantic to throw down your sleeping mat on the desert floor and crawl into your sleeping bag to gaze up at the stars? Of course, yes, as you lie on your back and stare up at the sky, the air so clear that you believe you can see every star in the universe.

But the reality is the hard desert floor — even sand is solid — and the scooping of a hole for the hip joint is a nightly chore. The air is cold as well as clear, and when you wake you do not drift away again as at home but lie for some time in thoughts of stars and Wise Men, hoping you needn't leave your warm cocoon to answer a call of nature.

The day comes with the yawns and rustles of your fellow travellers. Then there's the briefest of washes (to preserve water), and the sight of the Egyptian and Bedouin guides gathering fuel for the fire, for the first of the day's dozen cups of tea. Later the call from the ample Mohammed echoes round the campsite: "Breakfast is ready."

Afterwards, we set off, stopping at oases, seeing ancestral Bedouin shrines and ancient burial chambers. We stop to look at Nabatean rock carvings from the 4th century BC, which mark the trade route from Petra across the Gulf of Aqaba, and visit many Bedouin homes and villages to sit cross-legged on rugs, downing endless cups of hot, sweet tea. In return we buy jewellery and scarves, a trade that helps them to eke out a living in this harsh environment.

> 'Life has hardly changed for centuries'

Everyone has an illusion of Bedouin life, perhaps of the noble nomad sweeping Lawrence-like across the sands with vast herds of camels, but the reality is different. Noble, yes, and immensely hospitable, but in many cases a poor people, with just a few camels, or perhaps a flock of goats tearing a meagre living from the pale and thorny bushes of this inhospitable land.

The Bedouin diet is mainly tea and bread, the flour brought in from the more fertile northern Sinai, supplemented with vegetables, and meat maybe once a year at a wedding or other celebration.

The Bedouin are nomadic but they are also tribal, each tribe having its own territory. In many respects their life has hardly changed since biblical times. The girls tend the sheep and goats, as in the time of Moses, and when Jesus visited Abraham he was offered bread and tea, as we are today.

Mount Sinai and the Monastery of St Catherine are on the land of the Gebeliya tribe, an ecumenical area. These Muslim Bedouin — who were once Christian — have worked in the now Greek Orthodox monastery since it was built in the 6th century, one of the oldest working monasteries in the world. We slept the previous night at the foot of Mount Sinai, and awoke when the sun rose to cast a reddish glow on the range in which Sinai stands, alongside Egypt's highest peak, Mount Catherine (8,668ft).

St Catherine lived in Alexandria in the early 4th century AD, and having been converted to Christianity by a Syrian monk, she accused Emperor Maxentius of making sacrifices to idols. She survived torture on a spiked wheel (hence our Catherine Wheel firework), but was then beheaded. Her body is said to have vanished and been taken away by angels. Some 500 years later, guided by a vision, the monks of the monastery found her remains at the top of the mountain. Some of these were later removed from the monastery by the Crusaders, but the rest lie in a casket in St Catherine's Church, built by the emperor Justinian between AD 542 and 551.

Near the casket is the Chapel of the Burning Bush, said to have been built over the roots of the bush, a transplant of which is visible a few feet away outside the church. The chapel is normally off-limits to visitors, but our guides, Emma Loveridge and her Egyptian colleague, Dr Rabia Barty, took us into the monastery before it opened to gaze into the tiny chapel and at its altar, the burning bush now replaced by tiles and frescoes. Afterwards we were invited by our Bedouin guide, Hussein, to have a picnic in his garden, beneath the pomegranate trees. He produced some flour, mixed it with water from his well, rolled it out with an old bottle, and baked it on a metal plate wedged over the fire. Around us his young daughters played. Later, someone asked Hussein about the work he does, taking visitors walking in the Sinai Mountains that dwarf his home in St Catherine's village.

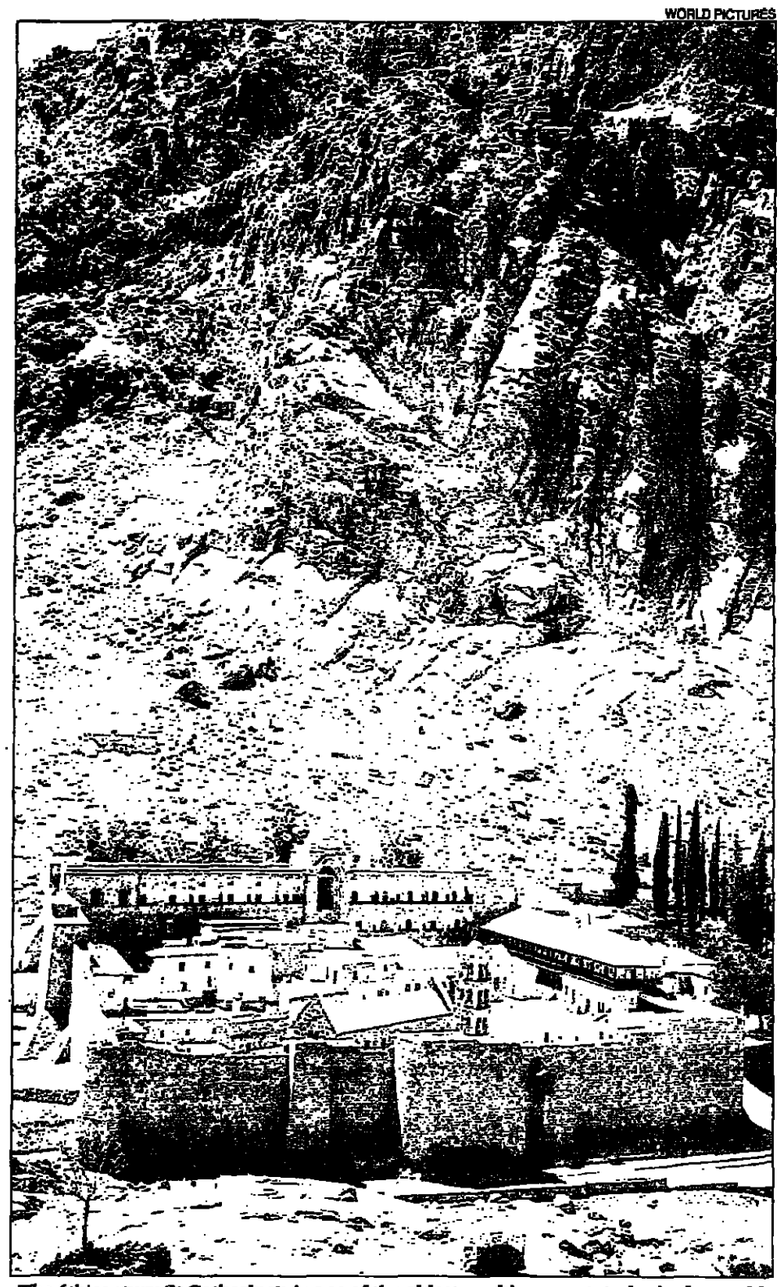
He was told that some people believed that tourists should not be encouraged, as they would spoil the Bedouin way of life. "But what do they think our children will eat?" Hussein asked.

His mother agreed: "At least our children will live today." Only a few years ago, we are told, not all of Hussein's daughters would have survived childhood.

If for many Sinai was a religious pilgrimage, for me it was a more personal one. It was important not for the historical events but more for meeting the people who live there. For walks with the shy and gentle Hussein, for tea with our Bedouin hosts, and for the last night around the campfire, when our camel drivers entertained us with songs, and in return we taught them the hokey-cokey.

One joined in with such enthusiasm that he leapt over the fire to great cheers. The embers of that fire died but not the memory, nor the Bedouin saying: What comes from your heart is greater than what comes from the hand only.

WORLD PICTURES



The 6th-century St Catherine's is one of the oldest working monasteries in the world

☐ The author was a guest in the Sinai of Wind, Sand and Stars, 2 Arkwright Road, London NW3 6AD (0171-433 3684). His flight was provided by Golden Joy Holidays, 36 Mill Lane, London NW6 1NR (0171-794-9767).

☐ Wind, Sand and Stars' next trip to the mountains of Sinai and St Catherine's Monastery leaves on April 12. The one-week trip will be led by Emma Loveridge, the company's director, who has developed a special interest in early Christian art.

☐ The cost is £860, including flights, transport and food. An optional second week foot trekking in the mountains costs an additional £499.

How to get there

TRAVEL TIPS

☐ European Villas (01223 314220) have a selection of self-catering villas — all with private pools — at Puerto Pollensa, in northern Majorca. Villa La Parada (sleeping four) costs £392 per person (based on four sharing) for a 14-night stay from May 4-18. Price includes return flights from Gatwick.

☐ Moswin Tours (0116 271 9922) have a tour of historic Bavarian inns in a genuine 19th-century stagecoach pulled by four horses. The six-day holiday costs £985 per person (based on two sharing) and includes return flights from Heathrow, accommodation with breakfast (two nights in Munich) and a guide. Departs every Thursday from April 11.

☐ EuroVillages (01606 734400) offer a combined mini-cruise and a beachside self-catering holiday at the Spanish resort of Noja, near Santander, within easy reach of the Cantabrian mountains. The nine-night holiday, departing from Plymouth to Santander, with a car, costs £831 (based on two adults and two children). Departs every Wednesday from April 3.

☐ Ski Esprit (01252 616789) have ten-day ski accommodation, including two nights babysitting, at the Trois Mousquetaires in Verbier for £369 per person (£184 for children). Departing January 5, the price includes return flights from Gatwick.

☐ Take a two-week escorted tour through Morocco, including the souks of Marrakesh, hill villages and the fishing town of Essaoulra, with Explore Worldwide (01252 319448). The 15-day trip departs Heathrow on January 21 and costs from £465 per person, including flights accommodation, some meals and a tour leader.

☐ Citalia (0181-686 5533) offers three-bedroom apartments in a farmhouse near Gubbio in Umbria, Italy, for £133 per apartment, per week. Price includes a welcome hamper, fresh linen and bath towels but no flights, although these can be arranged. Available from April 1.

PERRY CLEVELAND-PECK

THE FRIENDLIEST CRUISE SHIP AFLOAT

BLACK PRINCE

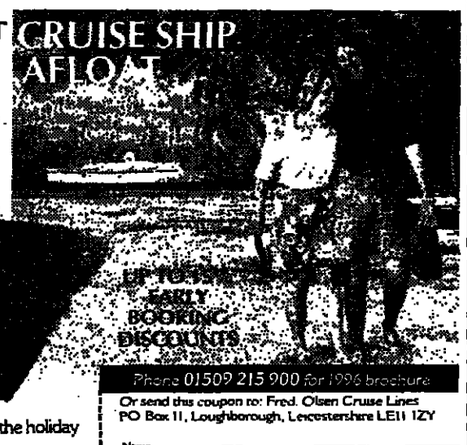
Sail away on a cruise to remember with people you'll like at a price that's right!

You'll feel the warmth as you step aboard Black Prince. Large enough for all you could wish for on a cruise - from outdoor and indoor swimming pools, jacuzzi and health spa to a day-long programme of sparkling entertainment; from piano bar and cabaret to video films in every cabin.

Yet Black Prince is small enough to encourage the easy camaraderie that makes for holiday memories filled with new friends. Superb service and an all English speaking crew help to make it the holiday of a lifetime.

No airports. No flying. Outstanding value

Black Prince sails year round from Dover on 9-33 day cruises following the sun to the CANARIES · CARIBBEAN · BLACK SEA · WEST AFRICA MEDITERRANEAN · NORWEGIAN FJORDS



Phone 01509 215 900 for 1996 brochure

Or send this coupon to: Fred. Olsen Cruise Lines PO Box 11, Loughborough, Leicestershire LE11 1ZY

Name

Address

Postcode

TTBk01

Fred. Olsen Cruise Lines — No one knows more about cruising

JERSEY

One Week From £158

Including direct flights, arrival transfer, breakfast & accommodation

£20 OFF ALL BROCHURE PRICES, TAYS & OVER

For your FREE colour brochure, see your travel agent or call us on 01235 824324 (24hr)

JERSEY TRAVEL SERVICE

Crystal Holidays Ltd. ABTA V4852 ATOL 1664

The Jersey Specialist for 20 years

IN THE COMPANY OF WHALES

AN EXPEDITION CRUISE TO BAJA CALIFORNIA AND THE SEA OF CORTEZ

The waters surrounding the Baja California Peninsula are remarkably rich. Here in February is the meeting place for thousands of California Grey Whales which come to the Pacific shoreline every winter to breed, give birth and nurture their young. It is also a winter home to blues, humpbacks, sperms, minkes and killers making the waters of Baja one of the most exciting areas for whale-watching.

The ideal means for exploring is aboard a small vessel and with this in mind we are delighted to have discovered the 'Solmar V' which accommodates just eighteen passengers. Designed originally for onboard diving parties and sport-fishing charters, she makes a splendid expedition cruise vessel. She is well designed with mahogany interiors and each of the twelve cabins is equipped with upper and lower berths, private shower and toilet, TV/VCR, individual air-conditioning and a porthole. The meeting place is in the attractive dining room, the bridge and on the open deck.

On board are two Zodiac craft for the forays ashore and for close encounters with whales and sealions.

Even though we will sail with a set itinerary, the Captain and onboard Naturalist will adapt the schedule on a daily basis to make the most of the seven night expedition. After all, nature is an ever changing pattern and each day's course will be influenced by it.

Although whale-watching will influence many of our days there will also be time for snorkelling among colonies of sealions and brilliantly coloured fish, curious moray eels and maybe a passing graceful manta ray.

During our forays ashore, in an area often described as 'Mexico's Galapagos' we will explore the sand dunes, mangrove areas and the astonishing cacti, many of which will be in flower. From on deck and ashore we hope to birdspot many species of sea birds including brown pelicans, blue-footed and brown boobies and frigates.

Join us on this special voyage to a beautiful and untouched corner of the world, where the temperatures should be in the 70's with clear and sunny days. Our pace will be unhurried and you are assured of an extraordinary experience in seas bursting with natural life.

Departures 6-18 February and 13-25 February 1996. Prices start at £2595 for a two berth cabin and £3160 for a single cabin and include flights from London (Heathrow), 7 nights on the Solmar on full board, 3 nights in Mexico City and 1 night in Laz Paz with breakfast only.

Prices subject to surcharge. Ports subject to change.

FOR FURTHER DETAILS

Please telephone 0171-409 0376 (7 days a week during office hours)

NOBLE CALEDONIA LIMITED

11 CHARLES STREET, MAYFAIR, LONDON W1X 8LE TELEPHONE 0171-409 0376 FACSIMILE 0171-409 0834 24 HOUR BROCHURE ANSWERPHONE 0171 355 1424 ATOL 3108 ABTA V3211X

A WEEK ON THE NILE

Travellers are flooding back into Egypt but prices have not yet caught up with demand. During the course of 1995 we have secured some extraordinarily low prices for a superior product which have been carried over into 1996/97. This successful and popular journey, based on the first-class MS Ra Nile cruiser, will now be continued for the majority of this year.

This tour represents extraordinary value for money since the tariff includes all meals, transfers, guides and excursions. If you are looking for a true escape with that magical combination of culture and relaxation, then this is surely an opportunity that should not be missed.

The MS Ra

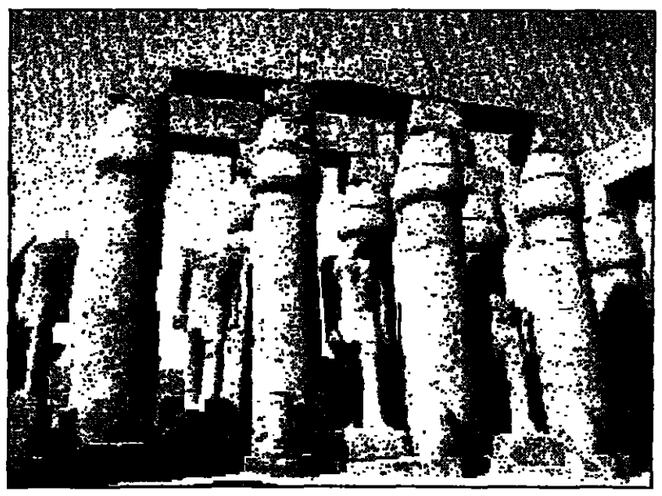
Constructed in Britain the MS Ra is a large purpose-built Nile cruiser that can accommodate up to 140 passengers. She is an excellently designed, sleek vessel offering all the benefits of modern high technology. The facilities on board include a large restaurant, lounge, bar, sun viewing deck with a swimming pool, jacuzzi, and a small health club. The cabin accommodation is bright and airy with large French-style windows which open to offer splendid views of the banks of the Nile. All the cabins are fully air-conditioned and have private bathrooms.

Itinerary

Day 1 Depart from London Gatwick in the morning for Aswan. The flight is with Monarch Airlines and takes approximately 5 hours. On arrival in the afternoon we join the MS Ra moored in Aswan. Dinner and overnight on board.

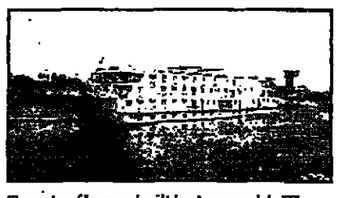
Day 2 Depart in the early hours for Edfu. After breakfast visit the Temple of Edfu, the most complete of Egypt's temples. In the afternoon sail to Esna, a large village on the west bank where the cult of Khnum was created.

Day 3 In the morning visit the Temple of Khnum with its hypostyle halls. Return to the vessel and sail on to Luxor. In the afternoon visit the Great Temple of Karnak, once the religious centre of Thebes and Upper Egypt and was linked to Luxor by a sphinx-lined avenue. Continue to the Temple of Luxor, built by Amenophis III.



Cruise along the River Nile on the MS Ra between Aswan and Luxor

7 nights from £395.00



Day 4 In the morning visit the Valley of the Kings at Thebes. Situated in a secluded area on the West Bank the valley contains 62 excavated tombs, mostly royal but some belonging to members of the nobility. We then continue to the Mortuary Temple of Queen Hatshepsut at Deir el-Bahari which is unlike any other temple in Egypt. In the afternoon there will be a guided tour of Luxor Museum.

Day 5 Return to the West Bank and visit two further tombs before returning to the MS Ra and cruising to Edfu to moor overnight.

Day 6 In the early hours sail to Kom Ombo to see the Ptolemaic temple dedicated to two gods, Horus and Sobek. Cruise on to Aswan and in the afternoon visit the High Dam which is over two miles long, 360ft high and affords views over Lake Nasser. Continue to the ancient granite quarries of the Pharaohs to view the unfinished obelisk and on to the Temple of Philae.

Day 7 There is an optional excursion by road to Abu Simbel (£69). In the afternoon sail by felucca around Elephantine Island and continue to Kitchener Island to visit the lush botanical gardens. The remainder of the day is at leisure.

Day 8 Morning at leisure. Transfer to Aswan airport for the afternoon flight direct back to Gatwick with Monarch Airlines arriving in the evening.

Departure Dates & Prices

Mondays per person in a twin

1996 January 8, 15	£425.00
January 22, 29	£450.00
February 5, 12, 19, 26	£485.00
March 4, 11, 18, 25	£450.00
April 1	£480.00
April 8, 15, 22, 29	£430.00
May 6, 13, 20, 27	£430.00
June 3, 10, 17, 24	£395.00
July 1, 8, 15, 22, 29	£395.00
August 5, 12, 19, 26	£430.00
September 2, 9, 16, 23, 30	£450.00
October 7, 14, 21, 28	£485.00
November 4, 11, 18, 25	£495.00
December 2, 9	£450.00
December 16	£395.00
December 23, 30	£495.00

Supplements per person

Single room	£150.00
Middle Deck	£45.00
Upper Deck	£95.00

Price includes: air travel, transfers, 7 nights on the Ra, full board, excursions, entrance fees, services of a local representative. Not included: travel insurance, visa (obtainable by the Company), airport taxes, tips. All prices are subject to change.

Important Note

Departures from 1st October, 1996,

From 1st October 1996, the Egyptian authorities are increasing the entrance fees to the ancient sites. Travellers will be advised of the level of increase when known.

0171-616 1000

VJV

VOYAGES JULES VERNE

21 Dorset Square, London NW1 6QG

Travel Promotions Ltd. ABTA V1661 ATOL 983B

Our offices are open for telephone reservations weekdays from 8am to 5pm and at weekends from 9am to 5pm. For personal visitors, the office hours are 9am to 5pm weekdays and 9am to 1pm on Saturdays.

terms of my policy. I was allowed one take care of any claim from the assumed a contingency loss against my will not be restored until 1997.

WEEKEND SATURDAY DECEMBER 30 1995

FRANCE: Cruising to new pleasures along the Canal du Nivernais, and . . .

A leisurely sip of Burgundy

Scientists have got it all wrong. The poles may be magnetic but there is a much stronger pulling power at work in the heart of France.

Drawn to Burgundy by the prospect of cruising the beautiful canals and sampling fine wines and mouthwatering local dishes, our party soon found itself in the grip of some strange force. Despite my frantic efforts, our canal boat insisted on zig-zagging wildly every time it neared a bridge, much to the amusement of the fishermen on the towpath.

And then, as if by magic, the boat would straighten at the last moment and pass through the arch with inches to spare on either side. A touch on the throttle and we were on our way again, the engine throbbing gently as we glided at a sedate 3mph through the countryside.

Every now and then we disturbed a family of ducks, or a water vole darted to the safety of the bank. A herd of brown and white Charolais cattle, standing silently like marble statues, would raise their heads in unison to watch our progress.

We were following the pretty Canal du Nivernais as it meanders north through the meadowlands of the Nièvre *département* of Burgundy, almost 200 miles southeast of Paris. We had picked up our seven-berth 43ft cruiser a few days earlier at Decize, a delightful town of red-tiled houses and narrow streets on a rocky peninsula where the river Aron joins the Loire.

The boat was equipped with everything we might need, from water and fuel to bedding and towels, life jackets and bicycles. But we had to provide our own food, so our first task on arriving at the boatyard was to visit the local supermarket to stock up on basics such as milk and bread, local wines and delicacies.

There was a lot to choose from. Burgundy, or Bourgogne as the French call the region, is home to some of the great wines of the world, from the reds of the Côte-d'Or and Mâconnais to the whites of Chablis and Pouilly-sur-Loire. There are wonderful cheeses, too, such as the strongly flavoured Lormes and Dornecy, made from goat's milk, the spicy St Florentin and rich and creamy Citeaux. Few could resist the chunky pâtés of duck and chicken.

We had arrived in the region by train, travelling first on the Eurostar service from Waterloo to Paris Gare du Nord, and then by TGV from Paris Gare de Lyon to Nevers, the capital of Nièvre, about 12 miles north of Decize. Until the Revolution, Nevers was famous for its pottery, but now the town is popular with pilgrims who come to pray at the tomb of Bernadette Soubirous, who claimed she saw visitations at Lourdes, and who died at the convent of St Gildard in Nevers in 1879.

Most visitors to the waterways drive there, travelling down either the A6 or N6 from Paris. The boatyard has free parking and, on one-way cruises, yard staff will drive your car to your finishing point for Fr370.

Before setting off, the yard's bilingual staff explained the boat's controls and took us on a demonstration run along a quiet stretch of canal, where we each had a chance to steer and ask questions. We had a skipper's manual, which explained how to tie ropes, use the locks and signalling systems, and detailed maps.

There are 750 miles of navigable waterways in Burgundy, including the four main rivers — the Loire, Saône, Yonne and Seilly — and the canals which crisscross between them. We had chosen the Canal du Nivernais because it is reputedly one of the prettiest in France. Built in the late 18th century, it runs for just over 100 miles, rising through 110 locks, between Decize on the Loire and the old port of Auxerre on the Yonne, with its Renaissance houses and Gothic spires.

When you think of Burgundy, you imagine a land covered in vines, but the region has only about 15,000 acres of vineyards, compared to 2.5 million acres of forests. The canals were built to transport the timber, via the Yonne and Seine, to Paris. Then came the railways, and now there is little commercial traffic.

The drawback to choosing our particular cruising route was that it did not pass through the wine-growing areas of Chablis, northeast of Auxerre, the Côte-d'Or, south of Dijon, and Mâconnais, west of Mâcon, but with more time to spare we could have reached these vineyards by boat, or stopped off on our journey home.

The great pleasure about boating is the slow pace, and the chance to unwind to the rhythm of the waterway. What could be better than a leisurely breakfast of *café au lait* and warm croissants, fresh from the village bakery, then a short cruise to a suitable mooring for a picnic, a snooze, or a chance to explore a village?

The locks have keepers, who all seem to be frail old women dressed in black. They certainly appreciated any help with the opening of the gates. Most people throw a Fr5 tip.

The locks are open from 8am to 7pm, and closed for an hour from noon — a good excuse for rising late in the morning and taking long lunches. Even when the throttle cable snapped on our boat and we had to call out a mechanic from the boatyard, this was only a minor inconvenience and turned into another chance to relax on shore.

The boat was arranged into four sleeping cabins, and a wheelhouse with a galley equipped with a gas stove and two fridges. There is little storage space, so pack only comfortable casual wear.

Each evening we would shower — the water becomes hot only after the engine has run for a while — and then stroll into town to try the farmhouse-style cuisine. The menu always included those standard Burgundian dishes of *boeuf bourguignon*, *coq au vin* and meat *à la dijonnaise* (with mustard), but I particularly liked a chicken dish of *poulet au Mersault* (cooked in Mersault wine). Which reminds me, I'm sure I can feel that force pulling me back to Burgundy.

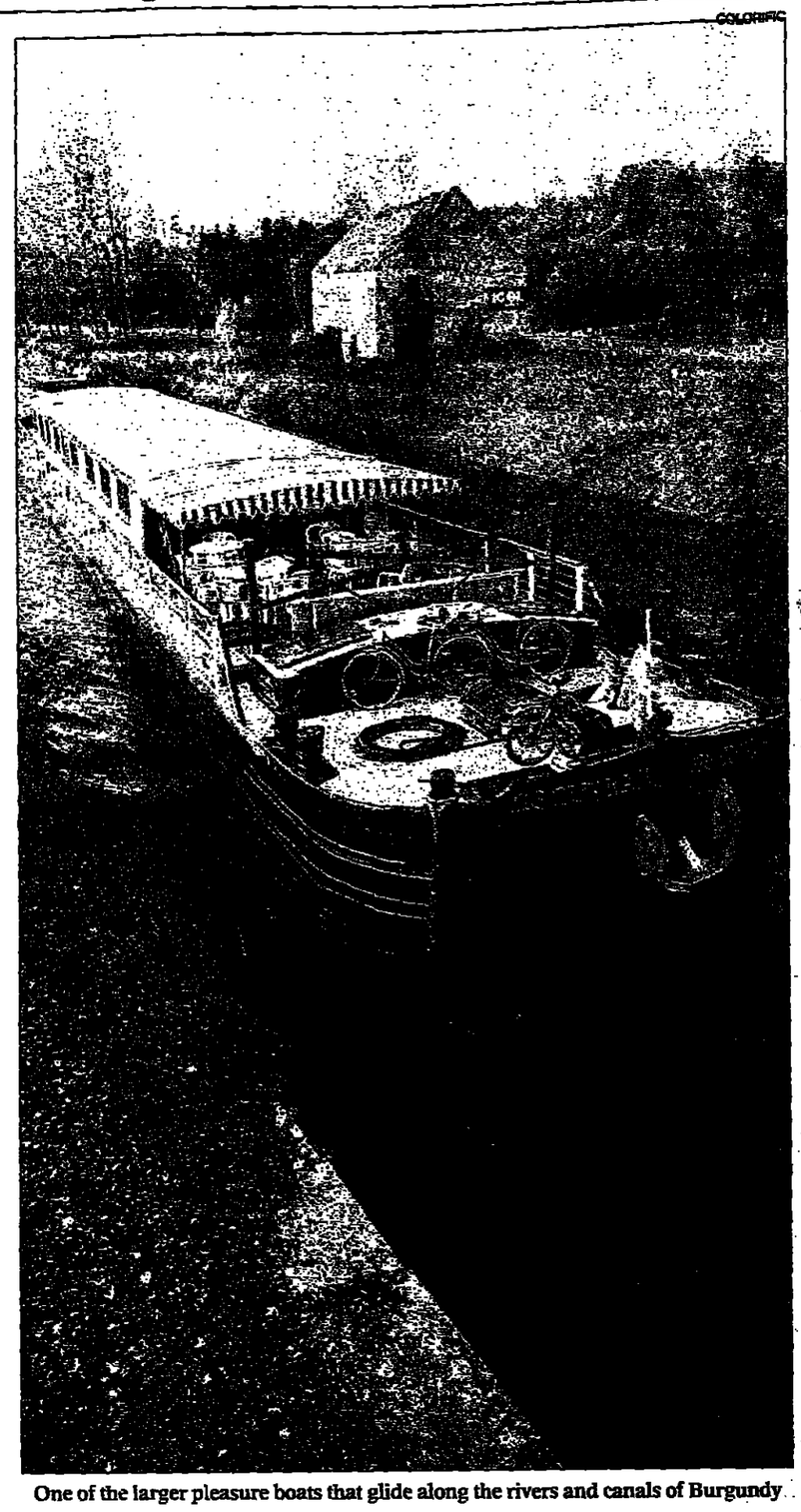
GLYN BUSFIELD

Getting there

☐ The author was a guest of Blakes International Travel, Wroxham, Norwich NR12 8DH (01603 784131) and Crown Blue Line, Le Grand Bassin, BP21, 11400 Castelnaudary, France (00 68 23 17 51).

☐ Boat hire per week costs from £410 (low season) to £616 (high season) for boats sleeping two people to £1,264 (low) to £1,888 (high) for boats sleeping 12 people. Add on Fr200-290 (about £26-£37) for damage insurance, Fr500 for fuel, Fr150 for bicycle hire.

☐ Blakes can arrange holiday insurance, car-ferry packages and train or air travel, plus transfers to the boatyard. Eurostar (0181-784 1333) runs nine trains a day from London to Paris; fares start at £84 return if booked in advance.



One of the larger pleasure boats that glide along the rivers and canals of Burgundy

WORD-WATCHING

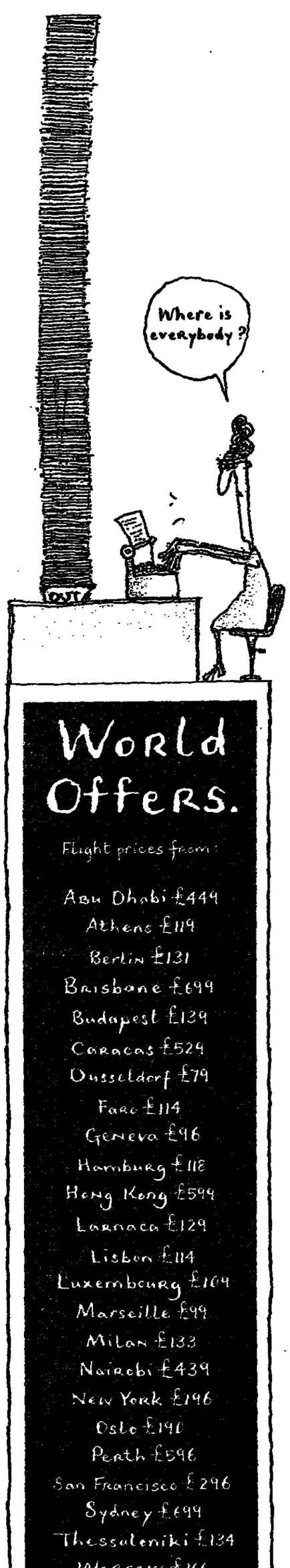
Answers from Page 19

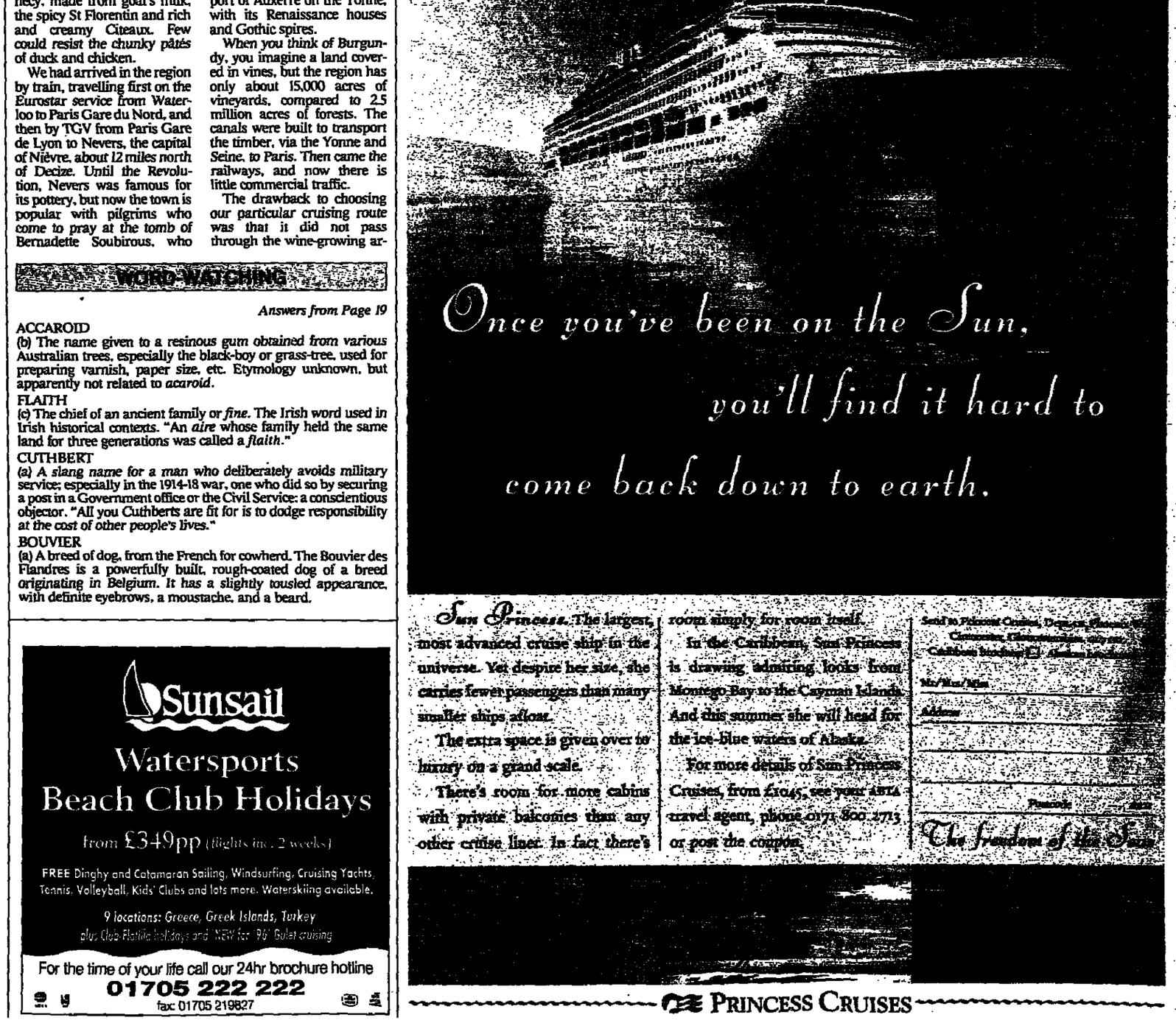
ACCAROID
(b) The name given to a resinous gum obtained from various Australian trees, especially the black-boy or grass-tree, used for preparing varnish, paper size, etc. Etymology unknown, but apparently not related to *acaroid*.

FLAITH
(c) The chief of an ancient family or *fine*. The Irish word used in Irish historical contexts. "An *aire* whose family held the same land for three generations was called a *flaith*."

CUTHBERT
(a) A slang name for a man who deliberately avoids military service; especially in the 1914-18 war, one who did so by securing a post in a Government office or the Civil Service: a conscientious objector. "All you Cuthberts are fit for is to dodge responsibility at the cost of other people's lives."

BOUVIER
(a) A breed of dog, from the French for cowherd. The Bouvier des Flandres is a powerfully built, rough-coated dog of a breed originating in Belgium. It has a slightly tousled appearance, with definite eyebrows, a moustache, and a beard.





Sunsail
Watersports
Beach Club Holidays
from £349pp (flights inc. 2 weeks)
FREE Dinghy and Catamaran Sailing, Windsurfing, Cruising Yachts, Tennis, Volleyball, Kids' Clubs and lots more. Waterskiing available.
9 locations: Greece, Greek Islands, Turkey
plus Club Flotilla holidays and NEW for '96 Gulet cruising
For the time of your life call our 24hr brochure hotline
01705 222 222
fax 01705 219827

... the ill-deserved decimation of tourism in Corsica; plus the enduring attractions of well-heeled Nice

The Tempestuous island

Of all the Mediterranean islands, the most beautiful and mysterious is Corsica, once notorious for corsairs and bandits, and where the national flag still depicts the head of a Moorish pirate. This year, however, it has been shunned by a 60 per cent of its usual number of tourists.

Some have been frightened away by reports that the different factions of Corsica's anti-French independence movements have been murdering each other; others by stories of occasional small nationalist bombs exploding in the towns; others by the sheer expense of a Corsican holiday now that the French have increased their VAT rate to more than 20 per cent. And the French franc has been so ferociously strong that this summer £1 would buy you only 7.5 francs, whereas five or six years ago it would buy you ten.

The collapse in Corsican tourism has been catastrophic for the islanders but delightful for those of us who decided to ignore the cost and the scaremongers and to go ahead and savour the joys of what I have long considered to be the jewel of the Mediterranean.

Four times in six years we have returned to Corsica and each time it has seemed as magical as ever. Even though every road sign is peppered with nationalist bullet holes and slogans are plastered on every other wall, the dangers of terrorism seem as exaggerated as the fears that kept Americans away from London during the IRA bombing campaigns.

Any fears certainly evaporate in the sheer variety of Corsica's charms. You can drive right around the island in a couple of days — a car is a must — and yet it offers an astonishing choice of holidays, scenery and climates.

Laze the days away on the hot, white, sandy beaches of the subtropical southeast around Porto-Vecchio and wallow in the shallow, turquoise seas of Palombaggia and Tamariccio in waters as soft as silk.

In the southern hinterland, wander the perfumed hills with their tumbling piles of granite rocks as stark as the plains of Africa and sniff the aromatic scents of the maquis — that heady blend of lavender, myrtle, rosemary and thyme that inspired Corsica's most famous son, Napoleon, to swear that if he ever returned he would know where he was even if he were blind.

In the towering mountains that march like an angry army up the middle of the island you can hike high into the clouds to swim in the icy streams or explore the ancient misty hillside villages where wild boar wet their tusks in alpine lakes and grunt through cool pine woods in air as clean and pure as Switzerland.

Along the west coast you can drive for days along winding, twisting roads through stunning scenery where the wild sea thunders into savage coves far below and the red rocks always reflect a rugged glow of sundown.

And yet if you suddenly hanker for civilisation it is rarely more than an hour's drive away: in the northern fortress town of Calvi, where it is claimed that Columbus was born, and the French Foreign Legion still occupies the castle; in the holiday playground of L'Ile Rousse; in the expensive, glittering yachting village of St-Florent; in the busy industrial town of Bastia with its spacious squares, old port and citadel; in the stunning 12th-century southern town of Bonifacio that clings precariously to sheer white cliffs and gazes through the haze across the straits towards Sardinia, remembering the invasions of the Moors.

Best of all, Corsica's trim little capital, Ajaccio, is as stylish and sophisticated as any provincial French town, with its sweeping boulevards and bustling pavement cafés, almost every one of which appears to be named after Napoleon ("The First Consul", "The Little Corporal"), whose birthplace now sits neat and smug in a little alleyway just off the Rue Bonaparte.

Corsica is certainly not cheap but even that has its advantages: the cost keeps away the kiss-me-quick yobs who go to Majorca or Greece and, because only two in 100 tourists are British, the Corsicans like the British best of all, even though they tend to loathe almost everyone else, from the Italians and Germans to the French themselves.

Nor are the meals impossibly expensive. Yes, you can pay £2 for a half of lager or £3 for a ham roll, and even the cheapest local wine costs £10 or more in a restaurant, but equally, at one of the best restaurants in Porto-Vecchio, the Lucullus, we paid £66 for a delicious three-course meal for two, including wine, and even the upmarket gastronomic restaurant Le Baladin charged no more than £67 for a sumptuous two-course gourmet meal for two with wine and coffee.

At the other end of the scale the Chez Laurent, a delightful little open-air restaurant in the ruined battlements of the old Genoese prison, offers excellent three-course menus from as little as £11 each without wine.

One of the special joys of Corsica is that wherever you eat, in a five-star restaurant or a mountain inn, its French/Italian food and wine are wonderfully civilised yet just beyond the flickering restaurant candle there always lies the savage, primitive shadow of an ancient, brooding, brutal Corsica.

There are those who claim that Corsica was Shakespeare's island of *The Tempest* and there is without any doubt a mystery and magic in the Corsican air that are beautifully captured in two haunting books written by Dorothy Carrington, an Englishwoman who has lived there for many years. *Granite Island*, published by Penguin in 1984, and *The Dream-Hunters of Corsica*, which was published by Weidenfeld & Nicolson this year and tells of the widespread belief in the Evil Eye and the *squadra d'arozza* — the army of the dead — and the dreaded *mazzeri*, who are said in legend to go out hunting in their sleep and to kill their neighbours in their dreams.

You can glimpse the mystery in every Corsican graveyard, where the sumptuous family tombs are built on the best sites in every village, on the top of the prettiest hills, with sweeping views of the sea, while the living have to make do with less salubrious sites.

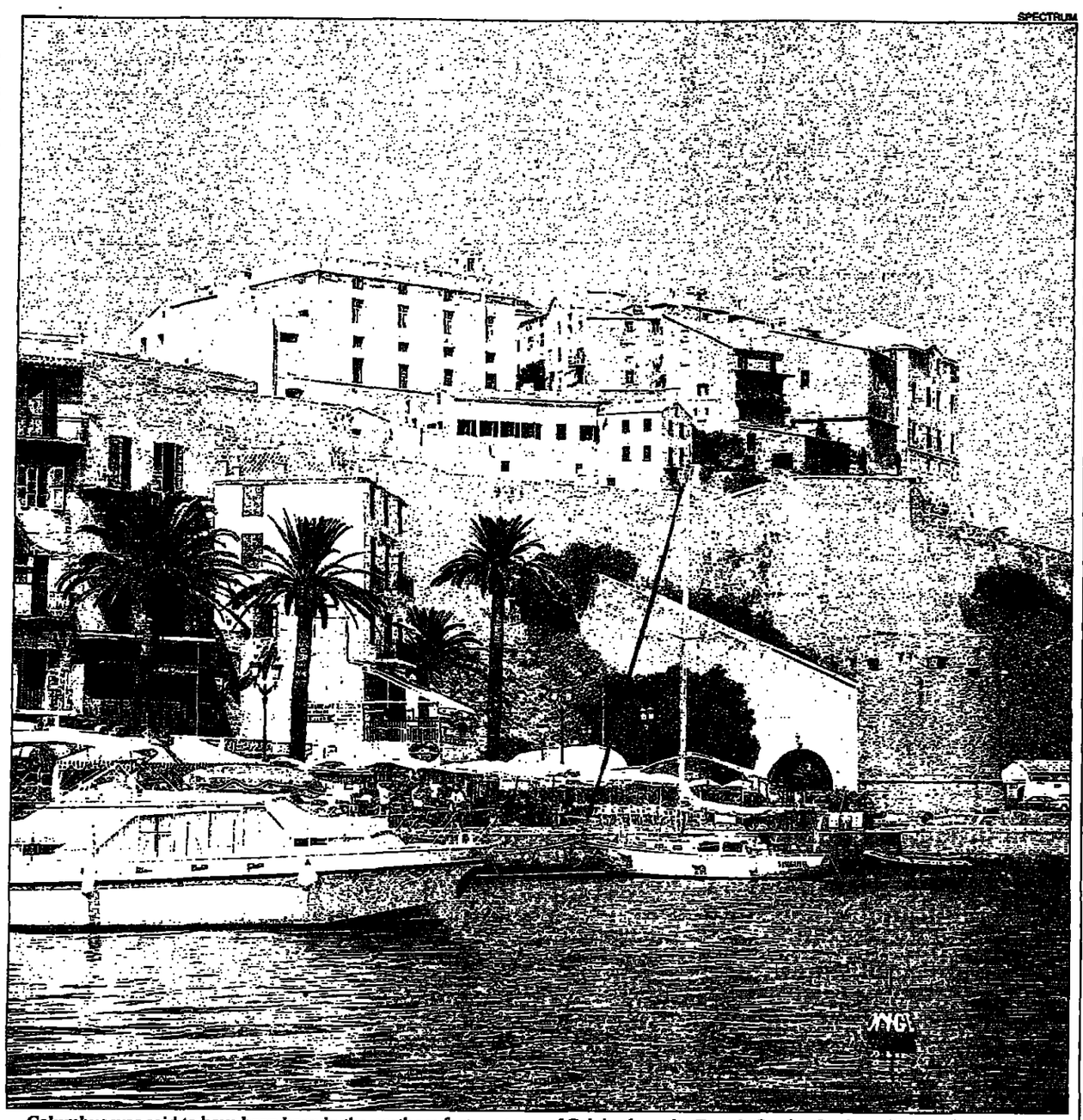
You can catch its echoes in the sullen silence of ancient pagan terrors and beliefs, of the prehistoric Mediterranean cult of the dead which is still so strong that on the night of November 1 the dead are said to return to their earthly homes where food is left out for them to eat.

You can feel, even at noon, in the goose pimples on your skin the whisper of dread and fear in places such as Sartène, the most Corsican town of them all, for it is a sinister, ancient stone fortress town that huddles on a forbidding hillside and hosts the most chilling of all the old Corsican ceremonies: on the night of Good Friday every year a shouting, weeping, jostling mob of thousands follows an unknown, barefoot, hooded penitent — the *Catenacciu*, a murderer, perhaps, seeking forgiveness, or a rapist — through the narrow, medieval streets of Sartène as he drags a heavy cross and chain weighing 100lbs for three hours, bleeding, stumbling, falling, in emulation of the agony of Our Lord.

You can hear it in the haunting protest songs of Corsica's best known pop-group, I Muvrini, whose songs include lyrics such as: "I have the Corsican soul in the colours of rock, harassed by the winds and empty promises and always wavering but never stifled — a little like you." And you can hear it in the heavy silence that surrounds Filitosa, Corsica's prehistoric answer to Stonehenge, where 5,000-year-old megaliths and statue menhirs bear mute witness to the ancient fears and beliefs. The proprietor of the restaurant Chez Laurent even told me that the weather and tourism have been so bad this summer "because this year has 13 moons". One night in the lovely little Graeco-Corsican village of Cargèse we sat enraptured for two hours in the Catholic church and listened spellbound to a one-man performance on the classical guitar in the flickering of a hundred candles.

As Shakespeare wrote in *The Tempest*: "*Be not afeared: the isle is full of noises, Sounds and sweet airs ... a thousand twangling instruments ... and sometimes voices.*" Corsica is such stuff as dreams are made on.

GRAHAM LORD



SPECTRUM

Columbus was said to have been born in the northern fortress town of Calvi, where the French Foreign Legion still occupies the castle

Corsica: how to get there

☐ The author first travelled to Corsica as a guest of Bladon Lines (0181-785-2200) and stayed in Propriano at the Beach Hotel, Valinco, where a week's holiday now costs from £319 to £595 including air fares, food and wine.

☐ He returned twice with Corsican Affair (0171-385 8438), which offers a "Small and Friendly" package that lets you roam the island and stay at random at preselected inns and auberges, except in late July-August: this now costs £392 to £449 per person per week and includes flight, car and B&B.

☐ Finally, he returned this year (1995) independently, flying from Nice on the BA subsidiary airline TAT (£120 Nice-Figari return) and staying near Porto-Vecchio at the Hotel La Rivière, where he paid £411 for a week's B&B for two in September, and rented a car from Hertz for £159 for the week. High-season prices are more expensive.



The beach at Calvi

How to get there

☐ The author was a guest of Air France (0181-742 6600) and Time Off Ltd (0171-235 8070).

☐ Two-night breaks with Time Off in Nice during the low season (November to March), including flights cost from £228 to £325 depending on hotel. Some packages require a Saturday night spent in France. Supplements payable for flights by British Airways, Air France and Air UK. Prices based on shared double room with bathroom, and including breakfast, hotel service charges, and hotel and airport taxes.

Nice to see you, to see you nice

Take the number 15 bus on a 20-minute ride from the centre of Nice to the hilly and sophisticated suburb of Cimiez, and it will deposit you between two majestic sets of ruins: the miraculously preserved Roman town of Cemenelum, and the seedy hulk of the Regina Hotel.

A short distance up the street, a statue of Queen Victoria indicates the class of clientele that Cimiez used to enjoy when it was the favoured winter quarters of the affluent English. The Regina was opened in 1896, when the old queen had more or less given up travelling and shut herself away at Osborne, but when her subjects with means still fled the chill and fog of London to the Riviera.

It was, and remains, a leviathan, a huge domed and ornamented edifice. Once one of the smartest hotels of Europe, it is now a monstrous architectural corpse of peeling stucco and rusting iron.

Yet the forests of television aerials sprouting from its roof, and the lines of washing flapping on its rotting balconies, indicate the surprising presence of life within the ghostly cavern. Suites that once accommodated the *fin de siècle* jetset of Europe have been turned into shabby private apartments whose lack of *chic* is somewhat compensated by the curiosity value of living in the grandest of dead hotels.

The Regina is a relic of Nice's past; the present-day resort, by contrast, is alive and exceedingly well. It still manages to retain an air of well-heeled style, although nowadays a stroll along the broad pavements of the Promenade des Anglais, still one of Europe's finest seaside walks, is an invitation to be run over by in-line skaters.

Nice still draws the outrageously rich, to judge from the yachts as big as Channel ferries moored in the harbour; the classy, elegant serious racing machines are registered as often as not in London, the vulgar gin palaces in Hamilton, Bermuda, thus effectively concealing the identity or even nationality of their owners. Ashore, however, there are small signs of significant change in the kind of tourist attracted to France's fifth largest city: here and there along the seafront, the restaurant menus are in Russian, and occasionally the heavy tones of a Slavic accent drift over the soft sea air.

To enjoy Nice, it is not necessary to be excessively rich, although with the franc currently so wildly overvalued against the pound the spending money can evaporate at an alarming rate. Dinner with floorshow at the casino — housed these days in the architecturally undistinguished 1960s Meridien hotel, which also accomodates a Macdonalds — starts at £40, and even the humblest of promenade cafés will cheerfully charge £3 for a Coke.

Perhaps Nice's most familiar landmark is the pink-domed Negresco Hotel on the seafront which, unlike the Regina, remains sparklingly smart and alive, although lunch starts at £30 a head, and a Manhattan in the American Bar will set you back all of £10.

But there is a simple answer: head away from the seafront and into the wonderful warren of the old town of Nice, a pedestrianised maze of narrow streets full of more sensibly priced bars, cafés and restaurants.

Before plunging into the labyrinth, it is as well to take a bearing from the top of the Chateau, which is no longer a castle but a delightful public park on a hill complete with spectacular artificial waterfall, aerial views of the promenade, and a plaque recalling that Hector Berlioz briefly lodged there with an English couple.

The man most associated with Nice, however, is Henri Matisse. What he himself regarded as his masterpiece is in the village of Vence, five miles out of town. He designed and decorated the Chapelle du Rosaire between 1947 and 1951; inside, everything is white except for the high stained-glass windows, and the effect is startling. A much greater range of his work resides in his museum at Cimiez, across the street from the Regina Hotel; the French are particularly good at museums and this one, partly housed in a 19th-century villa and partly in an ultra-modern extension, is no exception.



Café society in Nice

Finally, to that other ruin, Cemenelum, being a late Gallo-Roman town of the 3rd century AD, remains in a surprisingly good state of preservation, with one building still standing almost to roof height. The town appears to have been remarkably well furnished with bath houses, and excavations have unearthed heating and sewerage systems of wondrous complexity. Music-hall jokes concerning the inadequacies of French plumbing belong to a much later age.

ALAN HAMILTON

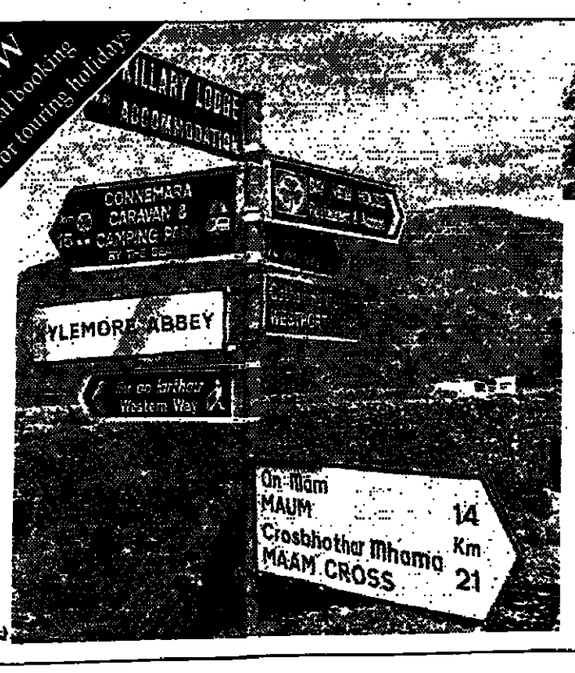
China

For the discerning traveller, classic tours of the Middle Kingdom with the people who know it best.

For travel in China, talk to the experts. Talk to China Travel Service. We're at home in the Orient.

01233 211818

NEW Special booking service for touring holidays



Roam from £81*

Ireland has to be one of the most beautiful places to go touring. And while you're there, enjoy two nights' bed & breakfast in a country home or farmhouse from £81.

*Based on 2 adults sharing, 1 Jan - 23 May '96, including return ferry crossing by car.

Call 01233 21 10 10 (24 hours) for a brochure or see your travel agent.

ABTA V5465 ATOL 3673

Stena Line HOLIDAYS

The next generation of ferry company.

... what worse was to follow. Under the terms of my policy, I was allowed one promised to repair my car himself and take care of any claim from the and his son, was that the company assumed a contingency loss against my protected no-claim bonus has gone and will not be restored until 1997.

The Avant: the typical driver is expected to be younger, richer and likely to be female.

WALKING: Exploring the coast and medieval hinterland of the Costa Brava

Charmed by Catalonia

In Catalonia, in the first week of October, the figs were so ripe they were falling off the trees, staining the roadsides with rich, purple juice. Back home in Britain the first autumn depressions were roaring in from the Atlantic, washing away all memories of our long, hot summer. But walking along the Costa Brava, following the pine-scented clifftops from cove to cove between Aigua Blava and Calella de Palafruguell, the temperature still hovered in the low seventies. An ideal place, and an ideal time to enjoy the last of the summer wine.

When the definitive history of tourism is written, the Costa Brava will need a whole chapter to itself. This was the region whose discovery by British holiday visitors in the late 1950s changed the face of Spain for ever. Other, bigger, more popular Costas followed; Costa Blanca; Costa del Sol. But the Costa Brava (wild coast) was the area that led the charge.

Part of its allure was the name itself, coined by Ferran Agullo, a journalist and poet, in 1908, after an enjoyable lunch in Aigua Blava. Somehow it sums up to perfection this ragged coast of towering capes and hot red rocks.

Further renown came with Salvador Dali, who lived and painted his surrealist canvases at Port Lligat. But it was the British and their post-war craving for cheap holidays in the sun who put the Costa Brava on the tourist map.

Today it is a different story. In the south where the biggest resorts are situated, the glory days are over. Fashions change, and the crowds have moved on, leaving Llored and San Feliú to be filled by East Europeans, for whom the magic of the Mediterranean is still a novel experience.

But the sea change in holiday trends has left the smaller resorts with an identity problem. How to move up-market while the Costa Brava is still perceived as a kind of Spanish Blackpool?

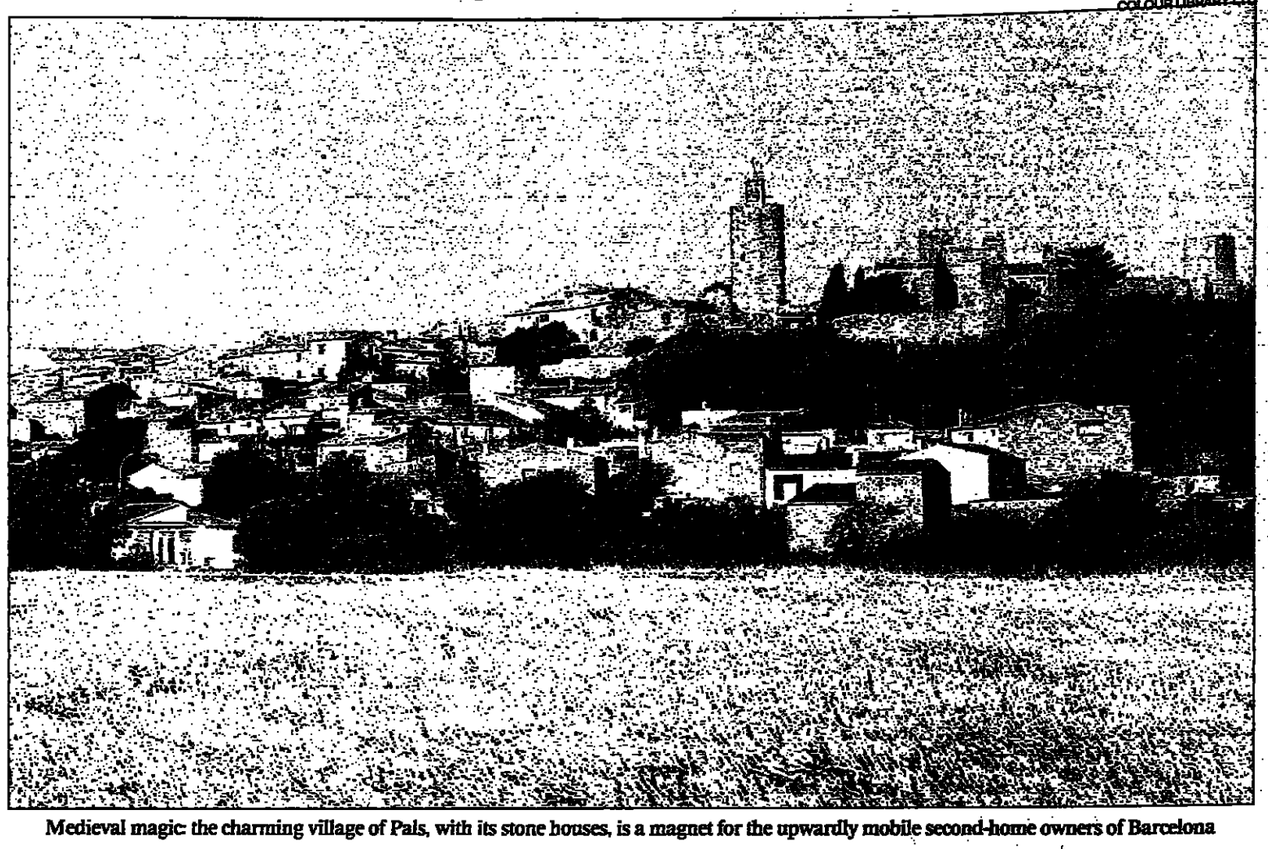
That is why the region's heartland is now actively promoting itself under the Catalan name of Baix Emporda — the Bay of Ampurdan — and, as I discovered on a weekend walk, trying to attract a more discerning clientele to its small, comfortable family hotels and seafood restaurants.

The Mas de Torrent, where my walk began, is typical of this new flip-side of Catalonia: an 18th-century stone farmhouse converted seven years ago into an elegant Relais & Châteaux hotel with a restaurant currently trembling in anticipation of winning its first Michelin star.

The hamlet of Torrent lies 7km from the sea and belongs to the older, emptier Spain that hides behind the coast, its medieval villages marooned on low hilltops among the fertile fens of Ampurdan.

"An em" — "Let's go," said Bertrand Halle, my Catalan-speaking guide and owner of the Sant Roc Hotel in Calella de Palafruguell.

We set out down a country road whose verges were still thick with yellow flowering fennel. Everywhere, butterflies — blues, swallowtails, fritillaries with silver underwings — basked in the mellow sunshine.



COLOUR LIBRARY LTD

Medieval magic: the charming village of Pals, with its stone houses, is a magnet for the upwardly mobile second-home owners of Barcelona

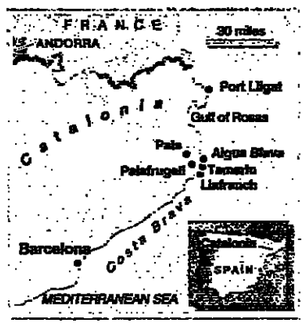
At Sant Feliú de Boada we turned off down a stony path that led us deeper into the timeless, low-lying countryside of Ampurdan, past gnarled olive trees and evergreen oaks.

Here, too, grew craggy cork oaks whose bark is stripped every ten years and packed off to the local factories. Cork manufacture is big business — second only to tourism; open a wine bottle anywhere in the world and the odds are that the cork was made in Catalonia.

By mid-morning we had reached Peratallada, a fortified medieval village with 250 inhabitants and 14 restaurants. We stopped at the Art Vell, whose tables spilled out on to the village square, and ordered a traditional Catalan breakfast: cheese, anchovies, wafer-thin slices of air-dried ham, and *butifarra blanca* (white pudding), served with thick slices of toast rubbed with garlic and fresh tomato.

Another couple of hours of leisurely walking across the autumn fields brought us to Pals (population 1,000), the biggest medieval village in the region.

It was abandoned in 1939 after the Spanish Civil War but in 1948 a local doctor returned and built himself a new house, albeit in the old Gothic style, out of the castle ruins. Others soon followed and Pals is now a smart address for the upwardly



mobile second-home owners of Barcelona.

What they have re-created is a Gothic gem of stone houses threaded with alleys and archways on a low hill surmounted by a 13th-century round tower.

In Pals we lunched at the Restaurant Alfred, an unlikely name for an establishment specialising in local Catalan dishes such as *arroz negra*, a rib-sticking feast of rice, chicken and shellfish stewed in squid's ink.

After lunch we left the flatlands and walked on through wooded hills towards the sea. The trail — blazed with red-and-white splashes of paint on prominent roadside trees — was easy to follow.

The evening sun lit up the pines, glowing warmly on their flaky, salmon-pink trunks as we climbed the hills above Begur to be rewarded by stunning views of the coast, from S'Agaro as far north as the dim blue headland of Cabo Breus beyond the Gulf of Rosas.

I spent the night at Aigua Blava, but hardly recognised it as the place I visited 25 years ago. The Aigua Blava hotel was started in the 1920s, but has grown over the years to accommodate a largely British clientele, and has 89 rooms. But now, as then, I fell asleep to the sound of the sea in the rocky cove below.

Here as in Pals, second-home-owners are much in evidence, squeezing out the locals. Not that one should shed too many tears for the dispossessed. One fisherman's cottage, clinging to the rocks like a swallow's nest, had an asking price of £650,000.

Next morning we pushed on over the hills to Tamariu, an archetypal Costa Brava cove with a crescent of sand and clear blue water sparkling between pine-clad headlands. By now the day was warming up. Waves of heat rose from the pink granite rocks and the air was heavy with the resinous scent of the pines. On we clambered over wave-worn ledges, skirting deep chasms and inlets where the sea was peacock blue. This was the true Costa Brava in all its unspoilt splendour.

Through the deep shade of the woods, our footfalls silenced by soft carpets of pine needles, we zigzagged down a steep path to Cala Pedrosa, a deserted cove whose pebble beach is accessible only by boat or by walking from Tamariu, as we had done.

High above us rose the hilltop of Sant Sebastia, with its lighthouse, castle and fishermen's chapel. The views from the summit were stupendous. "On a clear day when the Tramontana is blowing," Bertrand said, "you can see the Pyrenees, and the snow shining on the summit of Canigou, 60km away."

And so, after four hours' walking, to Llafranc, and to the Hotel Llevant, one of the most perfect little seaside hotels on the entire coast.

Journey's end. I flung off my rucksack, unlaced my boots and changed into swimming trunks. The coarse sand beach was hot underfoot, but the sea was cool and calm and clear and I sank into it gratefully, washing away dust, sweat and weariness like an expiation.

BRIAN JACKMAN

Walking in Catalonia

☐ The author was a guest of Inntravel, Hovingham, York YO6 4JZ (01653 628811).

☐ Inntravel's independent walking holidays exploring the Catalan coast and its medieval hinterland range from £431 to £461 for seven nights half-board.

☐ By air, from Heathrow to Barcelona, including a day's one-way car hire at the beginning and end of the holiday to get to and from Barcelona, prices range from £589 to £606. Luggage is sent on ahead each day and the routes are clearly mapped.

With World Offers the whole world is now within everybody's reach, so for these and many other amazing offers, call us anytime on:

0345 222111

All fares listed are return from London, may be subject to limited availability, travel periods and must be booked by 17th January 1996. Passenger taxes apply. The Adelaide fare is valid only on selected British Airways and/or Qantas flights. For details and conditions see ITV Teletext page 380, your travel agent or British Airways Travel Shop.

WORLD OFFERS
BRITISH AIRWAYS
The world's favourite airline



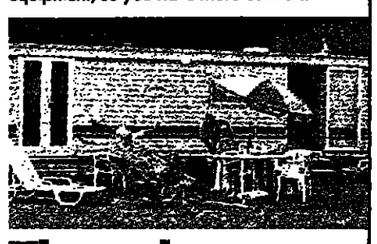
You rest

And the bottom line? You just relax and enjoy it. Whether your idea of relaxing is to wear out your sun lounger or jog 10 laps of the campsite. Whatever your inclinations, a EuroSites holiday gives you the freedom to follow them.



We work

At EuroSites, we put more into your holiday – so you get more out. We select only the best sites, so your choice is easier. We train our Reps to give you better service. We use the best equipment, so you have more comfort.



They play

The kids? Relax here, too! We specially select and train all our Children's Reps. And our Euro Fun Clubs offer great fun and games for children of all ages. What's more, you know they're always safe – no matter what mischief they get up to!

The best self-drive camping and mobile home holidays in Europe.

CALL OUR HOTLINE NOW FOR YOUR FREE SUMMER 1996 BROCHURE

01235 824364

QUOTING REF. 96445 OR FREEPOST THE COUPON

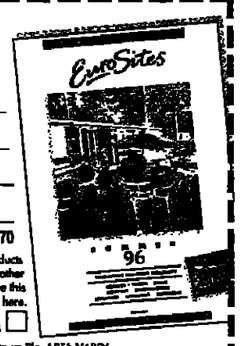
EuroSites
WE WORK. YOU REST. THEY PLAY.

POST TO: EUROSITES, FREEPOST BK831, ABINGDON, OXON OX14 4YY.
COMPLETE AND POST NOW – NO STAMP NEEDED. BLOCK CAPITALS PLEASE.
I WANT TO SEE HOW EUROSITES CAN GIVE ME MORE HOLIDAY FOR LESS MONEY.
PLEASE SEND ME YOUR 1996 BROCHURE.

MR/MRS/MS FIRST NAME SURNAME

ADDRESS

POSTCODE TEL. NO.



EuroSites
WE WORK. YOU REST. THEY PLAY.

Ref. No. 96770

We would like to tell you about new products and offers from EuroSites and other companies. If you don't wish to receive this information, please tick here.
Other companies ☐ EuroSites ☐

EuroSites is a trading name of Airtours Holidays Ltd., who act as agent for Airtours Plc. ABTA V6896

P&O's Newcomers Cruises.

First sailing 10th April.

We like to push the boat out for our first-time passengers. There's complimentary champagne and a welcome-aboard cocktail party. And your own escort to make sure you feel at home from the moment we set sail.

The first Newcomers Cruise is aboard the well-loved Canberra. On April 10th, she leaves Southampton on a 12-night cruise, calling at Vigo, Madeira, The Canaries, Agadir in Morocco and Gibraltar.

There are 10 Newcomers Cruises in all, including a fly-cruise on Victoria in the Eastern Mediterranean, and visits to the Med aboard Canberra or Britain's new superliner, Oriana. A 10-night cruise could cost you as little as £695.

For details, see your ABTA travel agent, call 0171 800 2222 or fill in the coupon.

For a copy of our brochure, send this coupon to P&O Cruises, Department CR, Phoenix Way, Cirencester, Gloucestershire GL7 1RY. See your ABTA travel agent or telephone 0171 800 2222.

NAME

ADDRESS

POSTCODE OK10

P&O THE FIRST NAME IN CRUISING

P & O CRUISES

THE PYRENEES: **Stephen Brook** left his rucksack at home and went exploring the easy way

Rambling for food lovers

Driving northwest from Barcelona into the valleys of the Pyrenees, I passed restaurants called El Sot and La Coma. These suggestions of alcoholic stupor blended oddly with the bracing mountain landscape, the soaring pinewoods, the glimpses of snowpatches beneath the sunniest of Spanish skies. Villages perch not on hills but on crags, with stone houses descending gingerly from the summit until the sheer verticality of the cliff made access impossible.

After a long winding drive up a narrow lane, I reached one of these villages, Arsèguel. Apart from two old men seated around the fitful fountain in what passed for the village square, Arsèguel seemed deserted. Farming is no longer viable in remote Pyrenean villages, and not even tourism can sustain the population in significant numbers.

Mountain walking — and skiing — are probably the most popular reasons to visit the Pyrenees, but lovers of church architecture will find a surfeit of ancient buildings. Just about every village boasts a Romanesque church and belfry, its crude inexact masonry having withstood eight centuries of wear. Depopulation keeps most of the churches closed, but the superb museum at La Seu d'Urgell has taken the murals and Madonnas, the chalices and capes, and displayed them handsomely.

The museum adjoins the mighty, fortified cathedral, a remarkably grand edifice for a region not rich in resources. After the austerity of the interior, it is a relief to step out into a charming cloister, the upper parts of the columns carved with the didactic vigour that no 12th-century mason could resist.

The best way to explore the Pyrenees is by tramping from mountain hut to mountain hut. That is not what I did. I hiked instead down the richly carpeted corridors of the Hotel El Castell at La Seu d'Urgell to an exceedingly comfortable room. Even more rewarding was the ramble from my room to the dining room, where a seven-course menu proved impossible to resist.

Jaume Tapies manages this hotel — but the entire family pitches in: father, wife, and aged grandparents. This is a family-run hotel with a vengeance. There is always a Tapies in the lobby to greet new arrivals, while one of the grandmothers still makes the jams and sausages. El Castell has mountain bikes available for the athletic guest, and a helicopter is at the disposition of the rich guest.

I, as the greedy guest, made the most of the cooking and a wine cellar that is the second largest of any Spanish hotel. The cooking has the finesse of a good French table, but the ingredients — such as wild asparagus, crayfish, lamb and wild strawberries — are local. In winter, wild boar cooked in its own blood with chocolate is a typical speciality.

La Seu d'Urgell is only about ten miles from the centre of Andorra. The ancient mountain principality is now the Singapore of western Europe, a tax-free shopping zone.

I was ready to look down my nose at the sprawling shopping precinct to which Andorra has reduced itself until I saw the price of Havana cigars, about a third of that in Britain, at which point I rushed for a trolley and groped for my credit card.

A young woman from one of Andorra's oldest families showed me round the 16th-century parliament building, which, apart from half a dozen Romanesque churches, is the only object of any interest in the principality. The revelation that each Andorran family is required to pay £15 in tax each year made me envious.

Some thirty miles south of La Seu d'Urgell is the village of Peramola. Nearby, at the base of immensely tall cliffs, is the tranquil and inexpensive Hotel Can Boix. By night the courteous owner, Joan Pallares, cooks exquisitely, offering copious meals of wild mushrooms, cured *jamon serrano*, trout from the river Segre, and magnificent goats' cheeses from the hamlet of Castell Llebre.

By day he clambers into one of his Land Rovers and takes guests on a tour of mountain tracks, culminating in a grand picnic laid out on a dramatic plateau overlooking the sheer cliffs of Mount San Honorat, from which 19th-century prisoners were executed by the simple expedient of a shove.

With pools, tennis courts, mountain bikes for the asking, and an abundance of mountain trails, you can have as much exercise as you want in the pure air of the Pyrenees. This I knew before coming here, but what took me by surprise was the discovery that it coexists with some of the best cooking in Spain. Mountain hikes become all the more pleasurable if you know there's a platter of submissive crayfish awaiting you on your return.

Getting there

☐ The author was a guest of the Magic of Spain, 227 Shepherd's Bush Road, London W6 7AS (0181-741 4440). Three nights at El Castell followed by four at Can Boix cost from £553 per person B&B, based on two sharing and inclusive of flights and car hire.

☐ A full-day Land Rover excursion costs about £80 for two people, including four-wheel-drive tuition and picnic.

SPECTRUM



The soaring splendour of the Pyrenees makes the mountains a mecca for walkers

CHECK-IN

Because we think the world of you ...

current best buys on the world's finest airlines

(excl taxes)	one way	return from
SYDNEY	£339	£583
PERTH	£325	£575
AUCKLAND	£352	£538
BANGKOK	£289	£407
HONG KONG	£277	£497
SINGAPORE	£226	£451
BALI	£317	£545
SAIGON	£297	£515
TOKYO	£315	£594
DELHI	£226	£374

	one way	return from
NEW YORK	£99	£193
BOSTON	£129	£189
FLORIDA	£159	£229
LOS ANGELES	£195	£271
SAN FRANCISCO	£195	£271
TORONTO	£125	£225
VANCOUVER	£255	£326
CARIBBEAN	£328	£328
MEXICO CITY	£244	£352
KATHMANDU	£265	£473

	one way	return from
JOHANNESBURG	£251	£418
HARARE	£297	£495
NAIROBI	£223	£299
CAIRO	£142	£237
DUBAI	£194	£275
RIO	£295	£495
PARIS	£62	£62
AMSTERDAM	£69	£69
GENEVA	£119	£119
AROUND THE WORLD		£588

plus discounted quality accommodation per room per night from

AUSTRALIA £33 • USA £31 • AFRICA £41 • PACIFIC £39 • ASIA £31

USA CAR HIRE FROM £13 PER DAY • CALL NOW FOR OUR NEW NORTH AMERICA DIRECTORY

TRAILFINDERS

THE TRAVEL EXPERTS

London - Singapore - Perth - Cairns surface to Sydney - Johannesburg - London £677 (BA & Qantas)
Buy an Australian Air Pass and get 1 week's free car hire*
*restrictions apply call your consultant for details
Dubai £275 return

FLIGHTS • HOTELS • CAR HIRE • TRAVEL INSURANCE • TOURS • CRUISES • WORLDWIDE ITINERARIES

worldwide attention to detail

For the real lowdown on worldwide travel, Trailfinders is your one stop travel shop.
Trailfinders offers more low cost flights to more destinations than anyone. Experts in airfares since 1970, we can tailor-make your itinerary with up to 65% discount on hotels and car hire worldwide.

FOR YOUR FREE COPY OF THE TRAILFINDER MAGAZINE CALL 0171-938 3366 ANYTIME

ATOL 1458 IATA ABTA 69701

42-50 Earls Court Road • **LONDON** W8 6FT
Long Haul Flights: **0171-938 3366**
Transatlantic & European: **0171-937 5400**

194 Kensington High Street • **LONDON** W8 7RG
Long Haul Flights: **0171-938 3939**
Transatlantic & European: **0171-938 3232**
First & Business Class: **0171-938 3444**

22-24 The Priory Queensway • **BIRMINGHAM** B4 6BS
Worldwide Flights: **0121-236 1234**

48 Corn Street • **BRISTOL** BS1 1HQ
Worldwide Flights: **0117-929 9000**

254-284 Sauchiehall Street • **GLASGOW** G2 3EH
Worldwide Flights: **0141-353 2224**

58 Deansgate • **MANCHESTER** M3 2FF
Worldwide Flights: **0161-839 6969**
First & Business Class: **0161-839 3434**

Mon - Sat 9-6pm • Thurs until 7pm • Sun 10-6pm • Mon - Fri from 2 Jan 9-7pm

... people think the world of us!

NEW ZEALAND AUSTRALIA SOUTH PACIFIC CANADA

Canada & Worldwide 0181 741 0777

CALL NOW FOR BROCHURE

ABTA V4833 D2445 IATA

• THE BEST VALUE • THE WIDEST CHOICE OF HOLIDAYS & FLIGHTS •

* Farm & Homestays * Exclusive Lodge * Escorted Coach Tours * Cycling Holidays * Hotels, Motels
* Sailing, Fishing * Guided Treks * Campervans * Travelpass * Car Rental

HOTEL ROOMS FROM £32 PER NIGHT PER PERSON | CAR RENTAL FROM £18 | CAMPERVANS FROM £26 | SYDNEY FROM £559 RETURN | AUCKLAND FROM £669 RETURN

94 Fulham Palace Road, London W6 9PL

RESERVATIONS - INFORMATION

TEL : 0181 748 4455 Fax: 0181 748 2274

NZTS air new zealand QANTAS

Return flights
TORONTO .... from £195
VANCOUVER .. from £289
MONTREAL ... from £269
CALGARY .... from £269
ST JOHNS .... from £299

WORLDWIDE

Return flights
LOS ANGELES .from £305
JO'BURG.....from £459
SINGAPORE .....from £499
TOKYO.....from £565
NEW YORK.....from £199

FLIGHT BOOKERS

travelling freestyle

OFFICIALLY APPOINTED Alitalia AGENT

AMERICAS & EUROPE 0171 757 2000
WORLDWIDE 0171 757 2444
AUSTRALIA & NEW ZEALAND 0171 757 2468
FIRST & BUSINESS CLASS 0171 757 2500
ALSO AT GATWICK AIRPORT 01293 568 300
IMMUNISATION CENTRE 0171 637 9899
Open 7 Days 7am-10pm
On the Net at http://www.flightbookers.co.uk
E.Mail:flightbookers@dial.pipex.com.

Flightbookers offer great value on low cost flights with the Worlds leading scheduled airlines.
Substantial savings on:
• Flights • Car Hire
• Hotels • Insurance
• Custom made itineraries.
Booking with Flightbookers means booking the best.
177/178 Tottenham Court Road London W1P 0LX
ABTA D0806 ATOL 2582 IATA

WORLDWIDE		AMERICAS	
Sydney	fr £549	New York	fr £189
Cairns	£625	Los Angeles	£285
N.Zealand	£625	San Francisco	£285
Singapore	£435	Boston	£235
Bangkok	£440	Chicago	£270
Beijing	£439	Las Vegas	£295
Hong Kong	£484	Savannah	£260
Jo'burg	£429	Dallas	£285
Cape Town	£500	Denver	£295
Harare	£485	Atlanta	£239
India	£358	Toronto	£239
Dubai	£285	Vancouver	£330
Cairo	£235		

EUROPE	
Paris	£69
Frankfurt	£105
Amsterdam	£79
Rome	£119

NEW YORK £595 rtn BUSINESS CLASS | NEW YEARS MIAMI SPECIAL fr £210 rtn | NAIROBI fr £299 rtn

FOR OUR LATEST USA, CANADA & AUS BROCHURES CALL OUR HOTLINE ON 0171 757 2206

All fares are return flights, subject to availability, seasonal and regional supplements & taxes where applicable

BRIDGE THE WORLD

the ultimate of travellers

Worldwide Return Flights

SYDNEY	from £509	NEW YORK	from £185
PERTH	£560	LOS ANGELES	£289
AUCKLAND	£620	TORONTO	£219
BANGKOK	£350	NAIROBI	£299
SINGAPORE	£438	HARARE	£478
DELHI	£338	JO'BURG	£438
HONG KONG	£450	CAIRO	£210

Round the World
London - LA - Hawaii - Tonga / W. Samoa - Auckland - Wellington - Christchurch - Melbourne surface Sydney - Auckland - Fiji - Cook Islands - Tahiti - London £674

For a FREE brochure ring 01932 829544 (24 hours)

1-3 Ferdinand Street, London NW1 8ES
Fax: 0171 916 0990 e.mail: sales@bridge-the-world.co.uk
0171 911 0900
USA & Canada: 0171 916 0990
1st & Business: 0171 911 0800
ABTA A4318 IATA ATOL 3096 Taxes apply

TRAVEL INSURANCE

17 DAYS EUROPE FROM £14.50 | ANNUAL INSURANCE FROM £35.00

FLEXIBLE COVER & PRICES TO SUIT EVERY TRAVELLER AND EVERY TRIP.

01243 787838

CLUB DIRECT

YOUR SATISFACTION IS OUR POLICY

Where is everybody?

World Offers.

Flight prices from:

Hong Kong £599
Madrid £96
New York £196
Paris £69
Perth £596
Vienna £96

With World Offers the whole world is now within everybody's reach, so for these and many other amazing offers, call us anytime on:

0345 222111

All fares listed are returns from London, may be subject to limited availability, travel periods and must be booked by 17th January 1996. Passenger taxes apply. The Perth fare is valid only on selected British Airways and/or Qantas flights. For details and conditions see ITV Teletext page 380, your travel agent or British Airways Travel Shop.

WORLD OFFERS BRITISH AIRWAYS
The world's favourite airline

AUSTRALIA NOW! FROM £449 RETURN

THE GREAT AUSTRALIAN SEAT SALE!

★ Regular flights from London Gatwick and Manchester throughout January.
★ Flights to 5 Australian cities: Adelaide, Brisbane, Melbourne, Perth and Sydney.

SPECIAL OFFER One way flights to Australia in Feb & March only £250!

Stay for up to 8 weeks. Flights with Britannia Airways.

LONDON 0171 734 7755 / 0171 838 1011
BOURNEMOUTH 01202 311488
BRISTOL 0117 927 7425
LEEDS 0113 244 9888
MANCHESTER 0161 832 2445
AUSTRAVEL 50 Conduit Street, London W1.

Australand New Zealand

So Near, So Both!

• Travelbag value means two holidays for so little extra.
• Top scheduled airlines, full stopover choice Far East, USA and more. • Tailored itineraries, car & campervan hire air, rail & coach passes.

OPEN EVERY DAY EXCEPT 25th DEC

FARES TO AUSTRALIA FROM £449 RETURN
NEW ZEALAND FROM £559*
SEE BOTH FROM £615* RETURN
Open 7 days Mon-Fri 9am-7pm Sat-Sun 9am-5pm

PRICE GUARANTEE: We will not be beaten on price. Ask for details

TRAVELBAG

OFFICIALLY APPOINTED QANTAS AGENT

12 High Street, Alton, Hants, GU34 1BN.

01420-88724 Fax: 01420-82133 or 0171-497 2923

CAPITAL FLIGHTS

Portugal	59	USA	129
Spain	59	Canada	179
Canaries	59	Caribbean	199
Ski Flights	89	Africa	299
Greece	69	Far East	329
Cyprus	69	S.America	349
Israel	99	Australia	459

ALL EUROPEAN & WORLDWIDE DISCOUNTS AVAILABLE

0171 209 4000 ABTA

ALICANTE	fr £59	FARO	fr £59
PALMA	£59	CORFOU	£59
CHANNELS	£59	MINORCA	£79
GREECE	£59	MALAGA	£59
MALTA	£89	GOA/INDIA	£299
ISRAEL	£125	ORLANDO	£299

All European & Worldwide Deal Available Winter 95/96 & Summer 96 Booking Now

VICEROY AIR INTERNATIONAL 01476 74111 ABTA E0781

Scotland from £29 easyJet 01582 44 55 66 ATOL 2053

VACATION TRAVEL

PRICES FR.			
EURO	59	PALMA	59
MALAGA	65	CORFOU	99
ALICANTE	59	MALTA	89
TENERIFE	79	TURKEY	119
LAS PALMAS	79	ISRAEL	129
LANZAROTE	79	CYPRUS	119

All Worldwide destinations avail. Winter/Summer. Also car hire & luxury villas.

0800 371855

TRAVEL INSURANCE

ANNUAL MULTI-TRIP FROM £65 | SINGLE TRIP £5M MEDICAL FROM £18 EUROPE £20 USA

COMPREHENSIVE S/O COVER FROM £19.50-EUROPE £29.50-WORLDWIDE

LONG STAY From £1250 PER MONTH 2-18 MONTHS

PRICES INCLUDE I.P. TAX @ 2.5%

WORLDWIDE TRAVEL INSURANCE SERVICES

01732 773366

EMBASSY FLIGHT CENTRE

Return from

Athens	£99	Orlando	£149
New York	£179	Malaga	£69
Corfu	£59	Malta	£69
Cairo	£179	Nice	£109
Sydney	£539	Palma	£59
Beijing	£99	Toronto	£179
Goa	£299	Tel Aviv	£149

ALL WORLDWIDE & EUROPEAN DEST AVAILABLE AT DISCOUNT RATE

ABTA IATA

Tel: 01273 700737

DATA

ATHENS	124	JO'BURG	499
BARCELONA	129	MADRID	129
BUDAPEST	150	MALAGA	89
CAIRO	245	MILAN	119
CANARIES	109	MOROCCO	115
COPENHAGEN	194	NICE	139
FARO	89	PRAGUE	144
FRANKFURT	95	TEL-AVIV	179
FUNCHAL	120	VIENNA	154
ISTANBUL	119	ZURICH	122

Tel: 01424 722394

COSTCUTTERS on flights & hols to Europe, USA & most destinations. Diplomat Travel Services Ltd. 0171-730 2201. ABTA 26703 IATA/ATOL 1365

OVERSEAS TRAVEL

Single? Over 30 or over 50?

- Group holidays for singles
- Exciting choice: UK, Europe & Worldwide
- Quality accommodation
- Great fun, great experiences
- Make new friends in delightful company
- Two age groups (30 - 49 or 50 - 69)

Ring now for a brochure
0181 951 2811
Solos ATOL 2099

FLORIDA YOUR WAY SUMMER '96

LUXURY 3/4 BEDROOM VILLAS & HOMES WITH PRIVATE POOLS

TWO WEEKS FR £269 P.P. INCLUDING FLIGHTS with LAKER AIRWAYS & FREE CAR RENTAL

HURRY! LIMITED OFFER

£5 DEPOSIT & INSURANCE Operator 7 days 01792 464646

Telephone 1736 ATOL Insurance C.M. plc Guarantee Corporation

ABROAD HOLIDAYS Open 7 days

Last min., Feb, Mar, East Summer 96 Flts fr £0.00,117,130.
Holidays in spain, Hotels fr 109,129,149,169.
Malaga, Alicante, Algarve, Majorca, Ibiza, Tenerife, Las Palmas, Corfu, Kefalonia, Cyprus (8 resorts), Greece (12 resorts), Turkey etc. Olympic Families, group 3+. Open all bank holiday, call now. Free brochure for summer 96 book now.

ABTA ATOL 0161 767 2050 AUTO

PASSAGE TO SOUTH AMERICA

THE TAILOR-MADE SPECIALIST

We have the widest selection of tours and flights to South America.
Call us for a brochure and we will help you plan the holiday of a lifetime.

0171 602 9889 FULLY BONDED

AIRPORT PARKING

FLYING from Gatwick? Park on airport at NCP Flightpath Long Term car parks. Turn up & take off or save up to 24% by booking in adv up 8 days £28, 15 days £51. Prices valid to 31st March 1996. Both terminals. 24hrs Bookings 0800 128 128 Mon-Fri 9-5, Sat 9-1.

FREE Hol Parking with 1 of many airport hotels fr £30.00. Holiday Xtras 01305 812686.

HEATHROW £6 daily 1-6days, thereafter only £5. no min stay - long stay discount. Secure Parking Ltd 0181 813 6130.

SECURE Airport Parking. Save £'s - Prebook (even last minute) From per day-Gatwick £2.36, Heathrow £4.95, (£2nd after 9 days), Manc £2.60. Other airports. Holiday Xtras 01305 812686.

BALEARICS

UPMINSTER Travel Club - sixty years of experience selling quality holidays at affordable prices. Apts, villas & family-run hotels in N. Majorca. ATOL 712 ABTA, AITO. 01708 223000

MENORCA Calan Bosh

Villa sleeps 5, on complex swimming pool, private gardens, barbecue, quiet location.
Tel/Fax 01494 713722

INDIVIDUAL TRAVELLERS SPAIN — MALLORCA - MENORCA —

Traditional cottages, villas, houses & apartments, delightfully set on these sparkling islands.
FREE COLOUR BROCHURE
TEL (01798) 869416 QUOTE REF MI31

The Avant: the typical driver is expected to be younger, richer and likely to be female

BRITAIN: How heritage sites are screened from tramping feet; historic strolls around Dulwich

The virtues of going virtual



Following the example of the Roman baths of Lutèce in Paris, above, plans for a virtual Stonehenge have already been set in motion

Greetings from Hadrian's Wall

Dear Grandpa,
Today we rode along the wall in a chariot, and when we went fast we could feel the wind in our hair. It was AD 135 and so we stopped a couple of times to fight some Picts. Jack could hardly lift his sword. But we won. Having a brilliant time, the weather is ... outside somewhere. Love R.



Computerised reality image of part of Edinburgh Old Town, created at Strathclyde University

Thirty thousand feet above Hadrian's Wall a super-jumbo is starting its descent. The tourists on board are handing in their virtual reality headsets. In the past few hours they have previewed some of the highlights of the holiday which is about to begin. They have walked through the Tower of London, taken the Crown Jewels out of their show cases and examined them, they have experienced Stonehenge at dawn, driven through several Cotswold villages and been on stage as spear carriers during a performance by the Royal Shakespeare Company. The age of virtual tourism, and virtual heritage, has arrived.

By the end of the century virtual reality (VR) could reshape our experience as tourists. A recent conference in Bath organised by Pavilions of Splendour, a company involved with old buildings and new technology, and *VR News* magazine brought together for the first time those at the three-dimensional cutting edge of virtual heritage. Museum directors and tourism chiefs sat bolt upright as speakers from around the world explained what is now possible.

Suppose the British Museum were to catalogue its Egyptian collection in VR (which is now possible with a laser camera technique)? We, the visitors, could then enter the gallery, stop beside a mummy case, explore it from every angle and find out what's inside. Our own Egyptologist could be on hand to answer questions.

We could do this in the museum interacting with a screen or using a headset — or call up the virtual museum at home. (A virtual, albeit jerky, tour of the Uffizi Gallery in Florence lets the viewer wander up to the paintings and even look through the windows on to the Arno.).

Suppose, in Scotland, visitors to the magnificent 13th-century Elgin Cathedral, now an impressive ruin, wanted to see the building as it had been in the time of Robert the Bruce. Virtual reality makes it possible to restore lost environments. What's more, according to Doreen Grove, the Inspector of Ancient Monuments for Historic Scotland, VR takes pressure off the conservation bodies to "improve" old buildings for public pleasure.

"Now we don't have to add anything to Elgin or other monuments such as Fort George, a huge low fort with elaborate defences not far from Elgin. We can explain why it was built like that if, for example, we take visitors into a simulated cannon attack."

Indeed, it is interesting to speculate that if Uppark, the National Trust's 17th-century house on the South Downs that burnt down in 1989, had gone up in flames a few years later, the Trust might have saved itself some of the £20 million it spent on the painstaking and much criticised rebuilding by opting for a virtual reconstruction instead.

One of the first VR dreams to come true will be at Stonehenge. English Heritage is co-operating with Intel, one of the world's largest microchip company, on a project which has already begun to create a virtual Stonehenge.

The stones and the surrounding sites (which casual visitors often miss) are being logged in detail to create a perfect computer model of the finest Bronze Age sanctuary in Europe. Eventually, visitors may enter the site via a VR "cave", an enclosed, simulated environment, where they may travel in time: experience the summer solstice in 1500 BC, see the interplay of the sun and moon on the sacred circle through history.

You will have guessed there is a hidden agenda here. Brian Bath of English Heritage skirted round it when he welcomed the notion of "preserving an over-visited site, limiting the damage and yet still satisfying the tourist demand". Despite what the virtual realists say about simulation not being a replacement for a visit, it's clear that VR is a way of rationing fragile heritage, of keeping tourist hordes at a distance. If some of the hundreds of thousands of annual Stonehenge visitors can get wired to the stones at home and be satisfied with that, who's complaining?

Where does it end? Shall we have Virtual Venice? I've no doubt that John Julius Norwich would welcome an invention that kept the low-spending, Cornetto-eating trippers out of St Mark's Square.

VR is out of its box now. It has come through its infancy of NASA flight simulation and its adolescence in the games arcades. Exciting British projects have been planned around Hadrian's Wall, where it is hoped a "centre of excellence" in VR may develop: in Edinburgh, where Strathclyde University has developed a VR representation of Edinburgh Old Town for use by architects, tourists and others; and at Salford Quays where there are plans for a Lowry Centre in which visitors can virtually enter the matchstick world of Lowry's paintings, and even talk to the artist himself.

I can't wait. But, like the people in the early days of cinema who ran away from the screen when they first saw a train heading for them, my fascination is laced with fear. Could the perfection of a simulated environment detract from the real town or abbey or castle, diminish rather than enhance its significance? Will virtual tourism leave us disappointed in the real world of tourism which is sometimes crowded and rainy?

Virtual tourism may be a wonderful source of "proper" jobs in the industry, but need the Japanese ever come to, say, the Edinburgh Tattoo when they can immerse themselves in a replica of the event and download perfect videos and slides? The postmodern travellers need never leave their armchairs.

SUSAN MARLING

● *For information about VR images of Edinburgh Old Town, contact Edinburgh Old Town Trust, Advocates Close, 357 High Street, Edinburgh EH1 1PS (0131-225 8818).*

SATURDAY RENDEZVOUS

AMERICANS SEEK friendship, romance and marriage with British ladies & gentlement All ages! English Rose/English Connection, Romance House, 20 Albion Street, Broadstairs, Kent CT10 1LU Tel 0843 863322 (24 hrs). As featured on National Television.

BARN Breaks New programme of singles weekends Phone 01823 443759 for details

CONNECT TWO An introductory reunion with a Christian section 012 8081 4461

HAMPSHIRE based Managing Director of international Co, aged 53, has all trappings and collects classic cars, also kind, caring and considerate Has spent lonely Xmas and now seeks pretty English Rose aged about 40, gregarious, GSOH located within sensible distance for long term relationship Please send essential photo which ensures reply to Box No 2588

HOLIDAY/TRAVEL partners club new friends - new ideas Call the Wayside Club for details 01428 722833

LOVELY Thai educated ladies, introduced personally to you. Colour brochure also Videos. Siam Introductions Estab 1985 Tel 01689 860 820 (anytime)

RICHMOND DINING CLUB Single & interested in wining & dining locally? 01483 414419

THE DINNER CLUB Singles dining and dinner dances nationwide Tel (01244) 350537 or 548816 Franchises available

UK's BEST singles magazine Free details - Bargain Offer PERSON TO PERSON (Dept TM) PO Box 3 Goring RG8 9DN

WEEKEND breaks for single people - includes dining and dancing Contact Circuit UK WA, Tel/Fax. 01244 516115 calls taken until 9pm

LADIES

ATTRACTIVE Persian/Eastern lady, yng 50, caring, petite medium slim, fair complexion, 5'2, divorced Animal lover seeks a genuine honest caring, attractive prof gentleman 45-55 for permanent relationship London/ Surrey area. Pls reply with a recent photo Box 2550

ENERGETIC fun loving professional Northern Lass in early 30's seeks outdoor loving man with GSOH for good times NW. Please Reply to Box No 2574

BERKSHIRE Most men shy away from tall elegant women who are successful Wanted, equally successful tall light hearted rugged public school man 50ish for sharing love & friendship. Photograph please Please Reply to Box No 2640

LADIES

FUN affection, laughter, music, good food and wine, romance and travel I enjoy all the above and more I am 33 with children, dark hair, chatty and warm hearted, full of laughter South East UK Please Reply to Box No 2485

INTENSELY individual introductions in London with Close Encounters call Sue today 0171 289 3777

MEN It's simple - one Free call equals 963 eligible, attractive women, plus an active social life at Close Encounters Cardiff, Bristol, Bath, Cheltenham, Swindon, Salisbury, Reading. 0800 141 141 Open every day.

PROFESSIONAL Lady, petite, brunette, very attractive, elegant, affectionate, warm personality educated, cultured with aesthetic sensibilities Loves poetry, music, theatre, esp. France and Italy WLTM sensitive, caring, educated like minded professional man 45-55 for companionship Please Reply to Box No 2646

ZZZzzz Wake up! Close Encounters is open Saturday and Sunday. Call free 0800 141 141.

GENTLEMEN

ADVENTUROUS author, muscular, seeks sylph with attitude.

A mid 40's Essex based male 6 ft slim, uncomplicated seeks slim lady, must be caring and want to be cared for Please Reply to Box No 2549

A New Year of love and happiness offered by Public School educated active N/S generous and loving man to 40's lady Photo Box No 2583

HORSE loving English gentleman seeks an attractive, solvent lady to share the future He is 44, 5'10", ex public school, divorced, presentable and literate Has hunted and competed in point to point Enjoys opera, ballet and art He is tactile, romantic and caring He wants to love and to laugh and make a girl happy. Please send a photo and letter to Box No 2489

LADIES It's simple - one free call equals 930 eligible, attractive men, plus an active social life at Close Encounters Cardiff, Bristol, Bath, Cheltenham, Swindon, Salisbury, Reading Call 0800 141 141. Open every day.

INTENSELY individual introductions in London with Close Encounters call Sue today 0171 289 3777.

LONDON. Young Barry White look-alike looking for Liz Hurley look-alike for nights in, playing Tetris, Twister, and taking walks in the park - boom boom! Please Reply to Box No 2590

PERFECT New Year hangover cure - London based successful businessman, 40, tall, attractive, refreshingly uncomplicated gentleman. Warm, intelligent, amusing, stylish, wide interests, seeks long-term friend and partner 28-40, who's slim, attractive easy going, bright, fun, and affectionate. Photo/phone appreciated Box No 2676

POLISH background, single gentleman, 39, enjoys travelling, dancing, walks, cinema WLTM a sincere lady with similar interests Photo plse No 2552

SOLVENT, London based professional gent 29 years, seeks lady for fun nights/days out. Are you football crazy too? Box No 2589

WELL set up 60+ semi retired fellow, is looking for sympathetic London based lady of style and quality. Let's enjoy lunch and love together Box 2458

46 Year Old Gentleman Student, no ties, wishes to meet Christian Lady who enjoys life, history, politics and travel, preferably living in East Anglia Please Reply to Box No 2578

ZZZzzz Wake up! Close Encounters is open Saturday and Sunday. Call free 0800 141 141.

SATURDAY RENDEZVOUS

CLOSE ENCOUNTERS
ONE for ONE
Introductions & Social Events
National FreeFone: 0800 141 141

KATHARINE ALLEN
established 1960 incorporating The Marriage Bureau Heather Jenner established 1970
"Highly recommended" Independent *"Made to measure"* S Telegraph *"Less random, more personal"* Client
18 Thayer St, London W1M 5LD
Tel: 0171 935 3115

WANTED
21st Century Men together enough to wine & dine with elegant ladies at Londons top restaurants. Call Eleanor or Ingrid on 01442 879074 or 0181 671 0455 Exclusive Social Dining Club

BRISTOL & EXETER
Caroline Crowther
Exclusive introductions in the West Country.
0117 9735877.

Verve
INTRODUCTIONS
RING NOW FOR DETAILS
0800 413 473
EXCLUSIVE INTRODUCTIONS FOR DISCERNING PROFESSIONALS IN YOUR AREA

The Supper Club
We are a group of confident, cheerful and sociable people who enjoy good company, good food and good times. If you'd enjoy civilised relaxation in mixed company, phone us now on:
01763 849080
Herts, Beds, Bucks, Nth London

Music Lovers
Classical Partners
As featured on BBC Radio 3, Classic FM and Classical Music magazines. For the shared enjoyment of Classical Music nationwide. The natural way to meet your kind of person individually or at informal musical evenings.
Tel: 0181 903 0211 office
01923 853826 eves w/ends

LOOKING FORWARD TO 1996?
Candlelighters!
will be having a great time!
Personal Introductions and Enchanted Evenings for attractive, professional people.
Please call Cheryl Brown
0171 371 5535
Est 1990

drawing down *the* moon
THE THINKING PERSON'S INTRODUCTION AGENCY
"the agency people rave about"
COSMOPOLITAN
Adam & Eve Mews, Kensington
0171-937 6263
24 hours
ABIA code supported by Office of Fair Trading. Est 1984

Perfect Harmony
For Single Business and Professional People. Join us at or Dinner party at the Sheraton Hotel, Belgravia, SW1, on Saturday, 13th January and make new friends of the opposite sex
PHONE 01923 840441

zygosis the scientific introduction
THE PROFESSIONAL PERSON'S INTRODUCTION AGENCY
Professional people often don't meet their ideal partner in their current social circle.
That's where Zygosis can help.
We are highly selective, operate nationally, are confidential, discreet and produce results.
We look forward to your call.
OUT OF LONDON 01625 582800
SCOTLAND 0131 556 5655
LONDON 0171 629 6979

Sara Eden
London 0171-499-9626
Windsor 01753-830350
(Both 24 Hours)
"A file of grateful letters and a wall full of Wedding Photographs"
INDEPENDENT ON SUNDAY
"Beautiful friendships start here" DAILY MAIL
Est. 1988 Head office: Eden House, Thames St, Windsor, SL4 1PR. Member ABIA

The EXECUTIVE Club of St James's
Celebrities to secretaries
Since 1985 people of quality have been introduced through our exclusive social events and superb introduction service. We invite membership to complement almost certainly the largest selection of unattached professionals in the UK.
● Social events ● Personal introductions
ASSOCIATE OFFICES THROUGHOUT THE UK
4 Park Place St James's London SW1A
0171 499 8833
BRISTOL 0117 9735877 TUN. WELLS 01892 526680 YORK 01904 623567 NOTTINGHAM 0115 979 9016 BATH 01225 462852 MANCHESTER 0161 832 2589

SIRIUS
The Intelligent Person's Introduction Agency
The Local service operating Nationwide for the intelligent, articulate and well educated
Join the Largest agency with personal interviews and BS 5750
24 hour information Freefone 0800 374451 brochure line
Ask for your Free CD or Tape
London 0171 256 6123 · North West 01625 620924 · Scotland 0131 225 3605 · North East 0191 383 2324
South West 0117 942 9500 · West Midlands 0121 704 0200 · Yorkshire 01904 611621 · East Midlands 0115 924 1113
FREEPOST 365 London EC1B 1BY Office hrs 8.30am to 10pm 7 days week

At home with Lord Haw-Haw



HULTON DEUTSCH

William Joyce (far left) pictured with Sir Oswald Mosley (third from left)

A British passport that William Joyce applied for while living at 41 Farquhar Road in south London proved to be his death warrant. The Brooklyn-born Blackshirt is just one of a host of former Dulwich residents and habitués — from Thackeray to Thatcher — to merit a mention on Brian Green's guided tours.

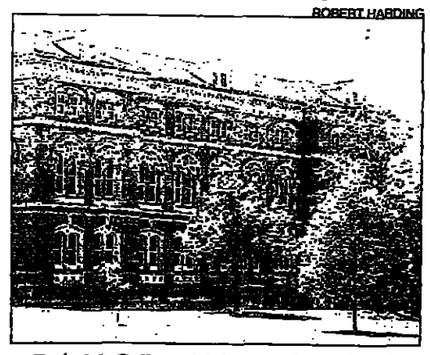
Fifty years ago next Wednesday, Lord Haw-Haw, as Joyce came to be known to a generation of war-time wireless listeners, was hanged for treason in Wandsworth Prison. With such an anniversary in prospect, it is natural that there should be more curiosity over this embarrassing skeleton in Dulwich's bourgeois cupboard. Mr Green, a businessman and local historian, outlines the fascist's connections in *Dulwich, The Home Front 1930-1945*, his recently published *Picture Post*-style booklet.

Five out of six Britons were believed to listen to Joyce's wartime broadcasts. According to Mr Green, his bogus upper-class drawl as he opened his nightly transmissions with the familiar refrain of "Jairmany calling. Jairmany calling" led to a journalist nicknaming him Lord Haw-Haw of Hamburg.

Mr Green's guided walks begin from North Dulwich station, which, incidentally, was plotted to be the mean point of impact for the many German flying bombs that fell in the area during 1944. One bomb fell close to Pickwick Cottage, a Victorian house with a wrought-iron veranda which, by tradition, was the Dickens character's home in retirement. Another devastated the exquisite Dulwich Picture Gallery. The building, long since restored, has been dubbed London's most perfect art gallery. Our tour takes us southward, past Herne Hill Stadium where cycling events were held in the 1948 London Olympics, to the corner of Dulwich Village and Calton Terrace, now occupied by a hair salon. It was here Joyce would erect his soapbox and harangue the local populace.

By all accounts, the fascist firebrand did not want for eager disciples in the leafy suburb. In common with many such organisations, the golf club at the top of College Road barred Jewish members in the 1930s, and the fascists continued to hold public meetings at Camberwell Town Hall within weeks of the outbreak of war. The parochial church council refused Blackshirts the use of St Barnabas Hall in Dulwich Village, but Joyce was permitted to hold meetings at the library.

Outside Dulwich College, a splendid Victorian edifice designed by Charles Barry, whose father was responsible for the Palace of Westminster, Mr Green recounts perhaps the most fascinating story. One night in July 1944, boarders sleeping in the school's basement shelters were awoken by the blast of a V1 flying bomb, which destroyed the science block. School exams had to be postponed and pupils began an early vacation.



ROBERT HARDING

Dulwich College: hit by a V1 flying bomb

Shortly afterwards, a former old boy of the school serving as an officer with the Allied invasion force in Normandy found a German newspaper in an abandoned slit trench. His eye was caught by an unsigned article, which was an apologia for the apparently indiscriminate attack on a civilian target, which turned out to be his old school.

Having made several affectionate references to Dulwich landmarks such as the old toll-house, which still guards the turnpike on College road, the writer pointed to the proximity of a golf course and claimed that the school, which had been evacuated in the summer of 1939, was being used by British and American officers and was, therefore, a legitimate military target. To judge by the intimate local knowledge, Mr Green has no doubt that the writer was William Joyce. "He and his wife had left London hurriedly for Germany in August 1939 and would not have known that the evacuated college pupils subsequently returned."

Opposite the former Thatcher residence and a stone's throw from the Joyce family home in Glenlea, is a fine white colonnaded house which was occupied by Dutch secret agents training to be parachuted into occupied Europe. Many were captured and tortured by the regime Joyce had embraced.

According to Mr Green, the Joyces moved from Ireland to Allison Grove, a quiet cul-de-sac off the South Circular in 1923 and most of the family were involved in his Fascist activities. There must have been a certain amount of forgivable *Schadenfreude* when their house was among the first in the area to suffer from the attentions of the Luftwaffe.

Following his capture in 1945, Joyce was tried and convicted at the Old Bailey. He became the last person in Britain to be executed for high treason.

Not surprisingly, the defence made great play of the fact that the man who had been Sir Oswald Mosley's deputy in the British Union of Fascists was never a British subject. But that passport he had illegally obtained while living in south London proved his undoing.

For those who feel that such events happened long ago and must by now be long forgotten, Mr Green offers a fascinating postscript to his Joyce saga. After buying one of his Dulwich histories recently, an elderly man informed him that the "old boys" still met. He was speaking, it emerged, not of Dulwich College old boys but of former Blackshirts, who still hold annual meetings with attendances of as many as 200.

ALAN ROAD

● Dulwich — The Home Front 1939-1945: *£4.50 from The Art Stationers, 31 Dulwich Village, London SE21 7BN (0181-693 5938).*

CHESS

by Raymond Keene

HASTINGS is the scene of the world's longest-running chess tournament. Since the inaugural event 100 years ago, almost all the greats have graced it. Only Kasparov and Fischer of the world champions have not played there.

This year's event, until January 6 (details from 01424 445348) is the strongest all-play-all to be staged in Britain for several years. It is category 13 on the World Chess Federation scale, and the players include last year's winner, grandmaster Thomas Luther from Germany, Alexander Khalifman of Russia, the reigning British champion Matthew Sadler, and top British grandmasters Julian Hodgson, Tony Miles and Jon Speelman.

The first Hastings tournament that I watched, at the age of 13, was that of 1961-62. Leading foreign competitors such as the world champion Mikhail Botvinnik, from the USSR, as well as grandmasters Svetozar Gligoric (Yugoslavia) and Salo Flohr (USSR) faced the best British titled players, including Jonathan Penrose and Bob Wade. Nevertheless, one of the home players, John Littlewood, stole the show, delighting the crowd. Here he tears apart a prominent American grandmaster.

White: Arthur Bisguier
Black: John Littlewood
Hastings 1961
Chigorin's Defence

1	d4	d5	2	Nf3	Nc6
3	c4	Bg4	4	cxd5	Bxf3
5	gxf3	Qxd5			

In the very first Hastings tournament, the Russian champion Chigorin defeated Lasker with this unusual defence. Black surrenders the bishop pair early on and grams White a potentially huge pawn centre, but Black's piece activity compensates for this.

6	e3	e5	7	Nc3	Bb4
8	Bd2	Bxc3	9	bxc3	exd4
10	cxd4	Nf6	11	Rb1	

This is over-optimistic. White cannot afford to waste time hunting for Black's b-pawn. White should swiftly play 11 Bg2 followed by 0-0.

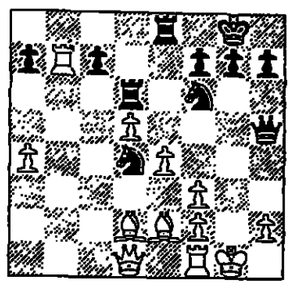
11 . . . 0-0 12 Be2. White cannot immediately play 12 Rxb7 on account of 12 . . . Nxd4, but even after the more cautious option Black disdains to defend his b7-pawn.

12 ...	Rfe8	13	0-0	Rad8	
14	a4	Rd6			

Bringing up his heavy artillery as a direct menace to the king.

15 e4. White relies on 15 . . . Qxd4 when 16 Bf4 forces a trade of queens and leaves Black's queenside pawns exceedingly weak. Rejecting this supine course, Littlewood goes for a brutal onslaught against the white king, irrespective of the material cost.

15 ...		Qh5	16	d5	Nd4
17	Rxb7				



Black's next move must have come as a terrible shock to White, suddenly unleashing all the energy hitherto concealed in the Black position. 17 . . . Nxe4 18 Bf4. It is impossible to play 18 fxe4 on account of 18 . . . Nxe2+, where White is swiftly mated.

18 . . . Rg6+ 19 Bg3 Nc3. Another hammer-blow, for if 20 Qxd4 Nxe2+.

20	Qd3	Ncxe2+	21	Kh1	Qh3
22	Rfb1	Rxg3	23	hxg3	Nxg3+

White resigns. For if 24 Kg1, then Nde2+ 25 Kf2 Qxh2+ 26 Ke1 Nc3+ 27 Qe4 Qe2+ 28 Qxe2 Rxe2, with a spectacular checkmate.

After this crushing defeat, Bisguier asked plaintively: "What do you feed him on, raw meat?"

WINNING MOVE

By Raymond Keene

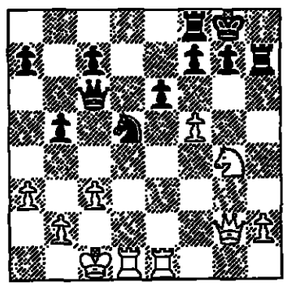
This position is from the game Sax - Bareev, Hastings Premier 1990.

Sax, a very dangerous attacking player, has sacrificed a pawn to open lines against the black king. How did he now make the most of these?

Send your answers on a postcard to *The Times*, 1 Pennington Street, London E1 9XN. The first three correct answers drawn on Thursday will win a British Chess Magazine publication. The answer will be published next Saturday.

Last week's solution: Qxf4

Last week's winners: Dr H G ApSimon, Frimley, Surrey; J Bevan, Blackheath, London; D S Holloway, Southampton.



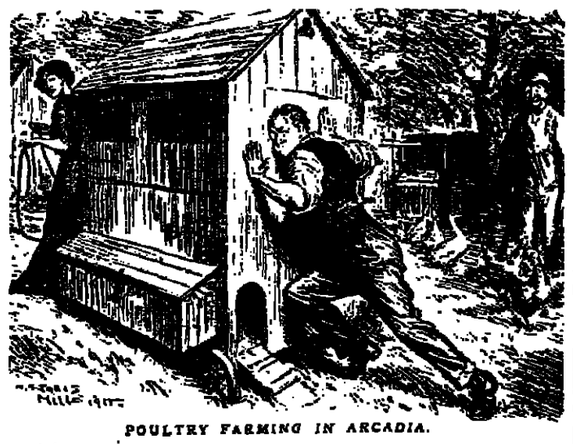
PUNCHLINE

READERS are invited to write an amusing caption for the cartoon, above. The cartoon, from the Punch library, includes the contemporary caption.

The cartoon will be printed again next week on the Games page with a caption selected from those submitted.

Send caption suggestions on a postcard with your name and address to: Cartoon caption (89), Weekend Games Page, *The Times*, 1 Pennington Street, London E1 9XN.

The editor's decision is final. The closing date for entries is Wednesday, January 3.



POULTRY FARMING IN ARCADIA.

Wife to Husband. "I SAY, OLD THING, SING OUT WHEN YOU'RE READY FOR ME TO PULL."



Stop! It wasn't a winning ticket!

The winning caption for last week's cartoon (above) was submitted by G.H. Tinker, of London SW1

WORD-WATCHING

By Philip Howard

ACCAROID
a. Without nails
b. Gum
c. A zinc poison

FLAITH
a. Butter at Christ's Hospital
b. A threshing stick
c. A chieftain

CUTHBERT
a. A shirker
b. A false shirt-front
c. A gay

BOUVIER
a. A dog
b. A drunkard
c. A *mug*

Answers on page 14

BRIDGE

by Robert Sheehan

DO YOU know this suit combination?:

A 10 9 8 5 3 K J

You are in the hand with the six-card suit, and that hand has no side entry. You are in a No-trump contract, and need five tricks from the suit. Your only genuine chance is to hope that one of the opponents has singleton Q, or Q x, so that when you play the king and overtake the jack with the ace the suit is now good. However, if you can afford to lose a trick it does no harm to lead a low one to the jack. A player holding Q x x (x) may mistakenly win the trick and now you can make five tricks in the suit by subsequently overtaking the king.

It is a rare play for the declarer, and even rarer in defence. It came up at TGR's club a few weeks ago.

Dealer North — Love all. Rubber bridge

	♠K65 ♥AB32 ♦AQ642 ♣6	
♠97 ♥Q4 ♦J73 ♣A109853	N W E S	♠J1084 ♥109765 ♦K5 ♣KJ
	♠AQ32 ♥KJ ♦1098 ♣Q742	

Contract: 3NT by South
Lead: the ten of clubs

North opened One Diamond and raised South's One Spade response to Two Spades. South ended the auction with 3NT.

Martin Barber, a stalwart of the £100 game, was East. When West led the the ten of clubs, he was ready — he played the jack. He'd been waiting all his life for this moment. It was a well reasoned play — he could see that West was unlikely to have an entry, and so the defence's best chance was to find the club suit as it was. (I suppose it could have cost if West had held J 9 8 of diamonds and Q 10 9 x x of clubs, but that would spoil the story.)

Having found the play of a lifetime, Barber was outplayed when South ducked. Now there was nothing the defence could do. Even more frustrating was that in the post-mortem South revealed that he had played low by mistake, having expected East to play a high honour on the first club. By the way, it could be correct for South to duck — it gains against the actual lay out, and against holdings in which East has A K J 9 x x and no side entry.

Best 1995 British achievements

International
The British team that won the World Junior Championship (Jeffery Allerton and Tom Townsend, Danny Davies and Phil Souter, Jason and Justin Hackett: Raymond Brock, captain.)

National
D. Patterson, P. Collins, G. and S. Tredinnick, N. Rosen and P. King for retaining the Gold Cup. The latter four also won the number two domestic event (the Spring Foursomes), and the trials for the team to represent England in the Macallan Camrose Trophy (the home internationals).

COMPUTER GAMES AND PASTIMES

By Tim Wapshott

LIFE IS like a box of chocolates because . . . "No matter what you do you always come up smelling of roses," says Kevin Sartain of Crosby, Liverpool.

"Whether talking people or chocolates, you must not confuse the soft-centred with the hard-centred (no reference to Charles and Di!)," writes June Lancelyn Green of Wirral, Lancashire.

"Short-term gratification invariably sees long-term regret," according to Jon Sendel of Sheffield.

"There are not enough caramels and there are too many lime creams," says Geraldine Legard of Harrogate, North Yorkshire.

"The wrong choice can leave a nasty taste in your mouth," explains Ann Camplin of Seething, Norwich.

"Sometimes a chocolate as dark as night can make your day," says Bruno D'Arcy of Leighton Buzzard, Bedfordshire.

"You have to watch out for the nuts," writes Steve Walker of Ashford, Kent.

"You only get one bite at the cherry," according to Gordon McCue of Edinburgh.

"It takes experience to distinguish, just by looking, the hard nuts from the soft-hearted types," likewise suggests Cath Simpson of Wigan, Lancashire.

"You never know how you'll be taken," says Dick Sutton of Scunthorpe.

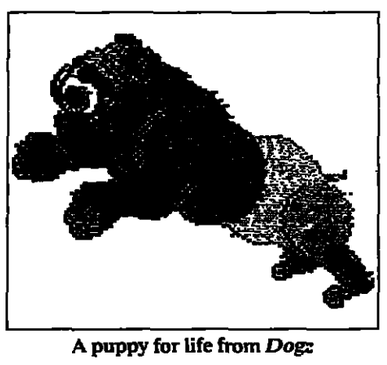
"One man's sweet is another man's poison," writes S. Davies of Didcot, Oxfordshire.

"Somehow I always end up with the orange cream," says Alan Lewis of Sevenoaks, Kent.

Congratulations to the above winners of Cyberspace Nineteen who, in revising Mother Gump's adage, have each won a CDi copy of the box-office hit *Forrest Gump*.

In addition to competition entries, we have been inundated with queries from readers trying to track down an off-beat programme from PF Magic called **Dogz**. This introduces a puppy into your computer which, with careful feeding and training, can grow into an obedient and loving companion.

Although released in the US by Virgin Interactive, on this side of the pond the company has been unable to throw any light on its availability. Here, then, is how to get your hands on a copy of **Dogz**: you will need access to the Internet and a credit card.



A puppy for life from *Dogz*

From the Internet you need to download the **Dogz** adoption kit. PF Magic's dog web site is http://www.pfmagic.com/dogz/adopt/ (or run a search for "dogz"). Downloading is straightforward: merely click the onscreen button to start — but as it can take up to an hour to download, call during the cheap-rate period.

The programme is self-extracting and opens into a demo mode, where you can play with five different puppies. You may throw a ball for them to fetch but little else. To unlock the programme, you will need to register or "adopt" to get an individual access code.

The 24-hour registration number, in the US, is 1 800 48 ADOPT. From Britain, dial 00 1 800 48 23678. The registration charge is $19.99, plus $3.99 postage for the compulsory manual: the entire package should work out at less than £20.

Once you have adopted your mutt, you can enjoy the pleasures of owning a puppy with none of the drawbacks of chewed slippers, mess and late-night walks. In full game mode, your dog will not only run tirelessly after the red rubber ball but also grapple with a training shoe and, in return for treats, perform a host of tricks.

There are also ways to encourage obedience. If your puppy impatiently snatches treats from your hand, then a quick squirt of water will pull it back in line.

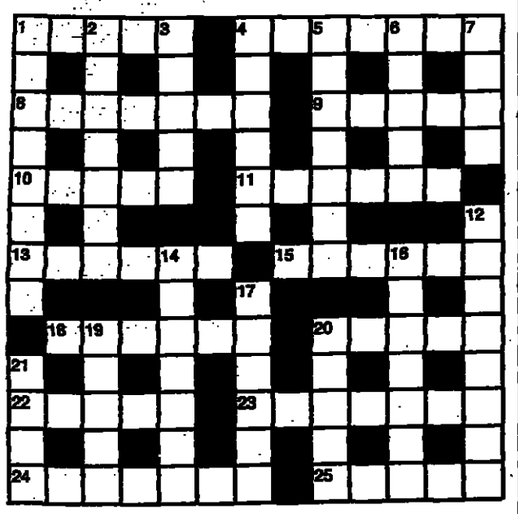
The key to the puppy's appeal is the animation: it is drawn using a series of overlapping circles. As the circles increase over the days and weeks the puppy appears to grow into a large, healthy dog with an adorable character.

Dogz also includes a screensaver with a "guard-dog" mode: should anyone but you try to use the computer, your pet barks its head off. It is such an endearing programme that you could find yourself first in the queue to adopt the real thing from the Dogs Home Battersea (0171-622 3626).

In the multimedia department, you can see the world through a puppy's eyes in Microsoft's **Dogs**. This is a universal reference work covering 250 breeds and incorporating hundreds of multimedia articles and clips. **Dogs**, for Windows, also explores all there is to know about selecting, training and caring for a real dog.

"I am his Highness's dog at Kew; Pray, tell me sir, whose dog are you?" Engraving on the collar of a dog given by Alexander Pope to Frederick Prince of Wales, father of King George III (1738).

TIMES TWO CROSSWORD



No 665

ACROSS
1 Cries like wolf (5)
4 "— set the world ablaze" *(Iolanthe)* (7)
8 Masefield *Quinquereme* poem (7)
9 Gentleman's gentleman (5)
10 Hardwood; black (5)
11 Delicate, fastidious (6)
13 An imposed settlement (6)
15 Boy's name; sounds like *boost* (6)
18 Long, loose, wide-sleeved dress (6)
20 Supports; reverses (5)
22 Capt Scott companion; *Popish plot* inventor (5)
23 Polysmthus, cowslip, etc (7)
24 Conformity to moral standards (7)
25 Ward off (blow) (5)

DOWN
1 Spanish ranch (8)
2 Male witch (7)
3 Heartless; broke (5)
4 Next to (6)
5 Launch vehement attack (7)
6 Assign a share (5)
7 Short letter; observe (4)
12 Abandonment of faith (8)
14 Skilled worker (once) (7)
16 Hard, glossy resin (7)
17 Brisk; irritable (in speech) (6)
19 Prank (5)
20 Reactionary Colonel (5)
21 Tree plantation (4)

SOLUTION TO NO 664

ACROSS: 1 Apropos 5 Filth 8 Cavil 9 Voltage 10 Rule the roost 12 Curfew 14 Pronto 17 Laissez(r)-faire 21 Heinous 22 Graze 23 Piece 24 Stencil

DOWN: 1 Accuracy 2 Rival 3 Palette 4 Soviet 5 Folio 6 Liaison 7 Heed 11 Foretell 13 Realise 15 Refugee 16 Versus 18 Stove 19 Isaac 20 Chip

AKOM LTD IS NOW OFFERING READERS OF THE TIMES FREE DELIVERY OF THE ITEMS LISTED BELOW AT STANDARD RETAIL PRICE (UK ONLY).

TIMES WORLD ATLASES: 9th Comprehensive Edition £85. NEW! 7th Concise Edition (Slipcased) £40 until December 31, £45 after December 31. 3rd Family Edition £17.99, Reference Edition £12.99, Compact Edition £8.99, Mini (Pocket) Edition £5.99. TIMES THEMATIC ATLASES: The Times Atlas of World History (HB) £40, Concise Edition (PB) £14.99, Compact Edition (HB) £9.99, The Times Atlas of European History (HB) £25, The Times Atlas of the Second World War (HB) (NEW 50th Anniversary Edition) £27.50, The Times Atlas of Archaeology (HB) £35, The Times London History Atlas (HB) £22.99.

Send cheques with order payable to Akom Ltd 51 Manor Lane, London SE13 5QW. Delivery to 8 days. Tel. 0181-852 4575 (24hrs) No credit cards.

THE LISTENER CROSSWORD

No. 3338: "A Commodius Vicus" by Aragon

THE 20 across clues are to be found, in sequence, in the passage (one leads to a 2-word phrase). The passage also contains 27 superfluous words, the initial letters of which spell the author of the unclued light at * (2 words).

Eighteen down lights must be entered in the grid with one extra letter, the rest with one letter missing. These 28 letters in order form a message which, with reference to the light at *, should enable solvers to complete the shaded squares, and thus the grid (- and also make final sense of the passage, should they not already have come round to it . . .). Subsidiary indications in down clues refer to the forms (rarely words in themselves) of lights as they are to be entered. *Most* punctuation in the passage should be treated with the scorn it deserves, although some may be extremely helpful.

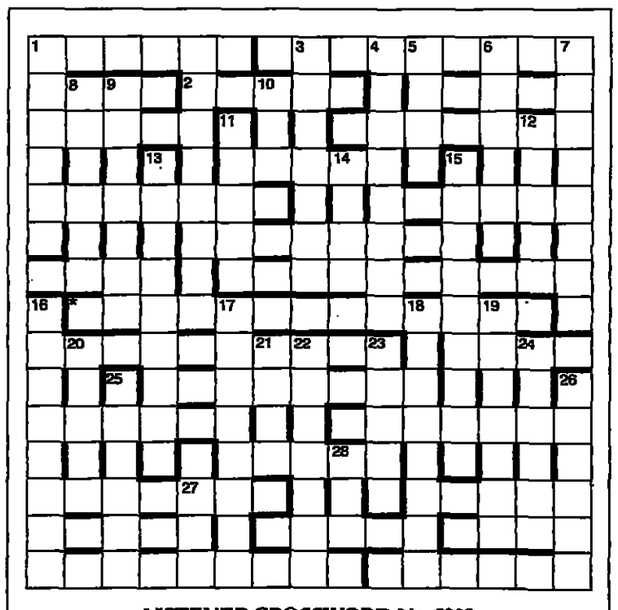
All original, clued answers (including an abbreviation and a name) are in *Chambers (1993)*, apart from the phrase already mentioned, a prefixed verb and one place name.

transude love, deserting proper, confused one of inferior class". Just, amiable, strong magistrate renews hope, reaching fair conclusion; much extend trial, holding six suspects, I see (never-ending!) Make small announcement: "Weapons shock: first of unlikely suspects, English, being held — ring Mark Wilde." Gentlemen turn pale: French law must be unfailingly backed in French state, note. Case in turmoil about end of first session: creatures, leggy, winged terribly: "A rude, irrelevant tumult in mad case: nitwits should be sacked!" Judge, briefly, facing dismissal, is to re-send document (already scanned), essentially all anecdote, contrived, like out-dated, amoral weapon, to obtain long-haul money from across the Atlantic — whip round: USA'll order outgiving. By Yankee showing first of notes in court hearing, emergency recess is swiftly obtained. Inelegant creature that can't forget harangues the panel: "I'm sweet Coral touring unknown South Australia. I love a sailor, they say, but man with me could become shameless, petty English criminal. Reach judgment: love-lorn heavenly body am I!"

Tell-tale first signs of anguish torment Englishman, like a shield, outwardly. Slamming idle ramble, winged: "You big-footed Australian creature! (*Cave canem!*). Heart broken by callous trustee of Etruscan ruin! Silly clot, I . . .

DOWN

1 About time paras fired shells?
2 Have another look at king sheltering East African dictator.
3 Maverick son cannot have change of heart.
4 Records the re-scheduling of ten journeys.
5 Tidied? Not so — tidy!
6 Things, to Edna, oddly, become increasingly precise.
7 Senior actor appearing in National theatre.
8 Procurator fiscal set in his traditional habit?
9 Ghosts of endless ladies circle madly before one.
10 Underdeveloped seed-case in plant.
11 A plot contrived by male (by word of mouth).
12 New Caledonian Count abroad.
13 One such as Shylock has cross to bear — stems from this, naturally.
14 Hooked a barracuda's tail, rising.
15 Being surrounded by water, one's got to stroll round lake.
16 He might have taken a second fee (£3) before the Queen.
17 One goes in to pick up gold coin (false).
18 When *females swap love for desire they set us on the right track!*
19 Hard rock: the alternative to Queen let rip.
20 Pungent, pungent gas secreted by fish.
21 Players initially thrill people inwardly.
22 His objective is encompassed by a revolutionary answer: non-violence.
23 Cut up captains missing drive at St Andrews.
24 Elegantly making change to society at last, they give us something to chew on.
25 Subject's something weighty for imposition on short film.
26 Bow to pressure finally, note, on edge in Alps.
27 Little girl's unhappy, one concludes.
28 Whence young man came to dine?



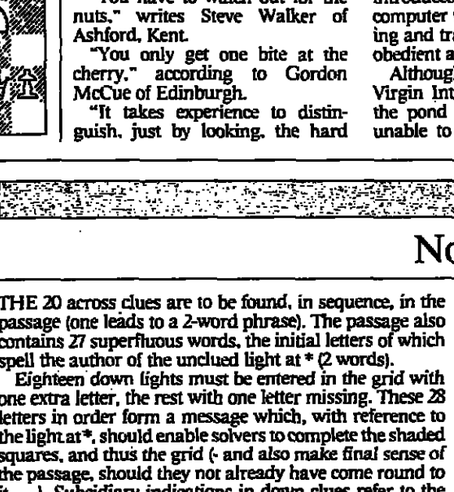
LISTENER CROSSWORD No. 3338

Solution to No. 3335: A Sop to Cerberus

The quotation is from *The Adventure of the Hansom Cab* (New Arabian Nights) by Robert Louis Stevenson

The words:

1 Lamia	17 Stean	33 Trona
2 Almas	18 Slate	34 Noria
3 Octal	19 Shiel	35 Norna
4 Loach	20 Shelf	36 Argon
5 Lacet	21 Sheer	37 Rowan
6 Clart	22 Shets	38 Sworn
7 Palea	23 Soare	39 Maser
8 Alaap	24 Dares	40 Terms
9 Natal	25 Serai	41 Wrest
10 Yalta	26 Rasse	42 Wares
11 Ablet	27 Shade	43 Loire
12 Belah	28 Hands	44 Loner
13 Labia	29 Crash	45 Smore
14 Nabla	30 Harsh	46 Erose
15 Gelts	31 Aroba	47 Milan
16 Stile	32 Baron	48 Tamil



The winner is David Willcocks of Cambridge. The runners up are K. & G. Fowler, of Manchester; and D. J. Carpenter of Malvern, Hereford and Worcester.

In association with CAMBRIDGE UNIVERSITY PRESS

NAME.....

ADDRESS.....

.....

.....

Cut out and send the completed crossword and coupon above to The Listener Crossword No. 3338, 63 Green Lane, St Albans, Hertfordshire AL3 6HE. Entries must be received by Thursday, January 11.

The winner will receive: **The Cambridge Encyclopedia**, the most up-to-date and comprehensive one-volume encyclopedia available, with over 36,000 entries; **The Cambridge Encyclopedia of the English Language**, a highly illustrated format embracing every aspect of the English language in one volume; and **The Cambridge Guide to Literature**, covering all the major writers and movements in literature written in English up to the present. Two runners-up will receive **The Cambridge Guide to Literature**.



Cambridge University Press, the oldest printing and publishing house in the world, issues some 1,500 new publications in over 190 countries each year, encompassing virtually every subject *seriously studied in the English-speaking world.*

TRAVEL

TO ADVERTISE CALL:
0171 481 1989 (TRADE)
0171 481 4000 (PRIVATE)
FAX: 0171 481 9313

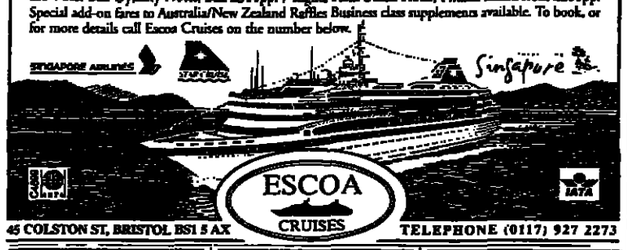
AUSTRALIA & NEW ZEALAND

Cruise Surprising Singapore & beyond

8 NIGHTS, SINGAPORE, THAILAND, MALAYSIA AND INDONESIA FROM £999 TWIN SHARE.

- ☆ Fly luxury Singapore Airlines Megatop from Heathrow or Manchester (Saturday departures weekly).
- ☆ Pre-cruise relax at the Rasa Sentosa (Shangri-La-Group) Resort on Sentosa Island, Singapore.
- ☆ 5 nights cruise aboard the Star Gemini (ex-Cunard Crown Jewel) in quality comfort from Singapore to Port Klang (Malaysia) Medan (Indonesia) Phuket (Thailand) and return to Singapore (5 nights).
- ☆ Enjoy 2 nights at the brand new Traders Hotel (Shangri-La-Group), Singapore for fabulous shopping, sightseeing and sensational cuisine. Try a Singapore Sling in the Long Bar at Raffles.

Add to your holiday: 5 nights at the 5 Star Rasa Sentosa Resort, Singapore £207pp. 7 nights at the 4 Star Bali Dynasty Hotel, Bali £500pp. 7 nights Palm Beach Hotel, Phuket Island from £200pp. Special add-on fares to Australia/New Zealand Raffles Business class supplements available. To book, or for more details call Escoa Cruises on the number below.



45 COLSTON ST, BRISTOL BS1 5 AX TELEPHONE (0117) 927 2273

BALEARICS

BINIBECA
Large villa with own private pool. Sleeps 6 to 9. Close to sandy beach & all amenities.
From £265pp for 2 weeks including flight.
0181 6601216

CARIBBEAN

BARBADOS. Super house right on S.W. beach. 3 dbls. Maid. Avail fr 30 Dec. 01892 618501.

FAR EAST

BURMA tours and tailormade. Brochure from Coromandel. Tel 01572 821330 ATOL.

GREECE

ZAKYNTHOS. Rural Beach loc. Lux villas s/c all year. Colour brochure. Tel: 01428 656227

GREEK ISLANDS CLUB
27 years of arranging villa and hotel holidays for those who expect privacy, comfort, personal service and beautiful surroundings.
PAXOS • ITHACA • CEPHALONIA
LEFKAS • ZAKYNTHOS
KYTHERA • CORFU • SKIATHOS
SKOPELOS • ALONISSOS
CHIOS • ARGOSARONIC
For a brochure telephone:
(01932) 220477 (24 hrs)
INTERNET: http://www.vch.co.uk/Villas/
Villa Centre Holidays Ltd
ABTA V7753 ATOL 848 AITO

GREECE

HAPPY NEW YEAR from Greco-file & Filoxenia '96 brochs tel 01422 376999 Atol 2817 Aito

PAXOS & LEFKADA - The most beautiful and inspiring Greek Islands. Simple studios, sea view apartments, country cottages and luxurious villas. Painting and walking Holidays. For 1996 Brochure, call Paxos Holidays, the true traditional specialists 01860 766000 ABTA AITO ATOL

ITALY

SARDINIA inclusive holidays. s/cat. hotels, fly drive, fly coach, two centre. Direct Flights. Sardatur Holidays 0171 2422468 ATOL 2593

TUSCANY/SICILY select holiday properties in excellent locations. Pools etc. Col Brochure: 016394 31120 ABTA V7333.

TUSCANY/Sicily. Select properties in excellent locations, pools etc. Col Brochure 016594 31120 ABTA V7333

The Italy of your dreams
Villas, Hotels & Coach Tours
For FREE Brochure, see a travel agent or call 01235 824324 24 hrs
PREMIER ITALY
From Crystal Holidays

OVERSEAS TRAVEL





CRUISE & SAIL ABROAD

FRENCH CANALS self-drive 4-12 berth Penichettes from 21 bases all over France. Brochure from French Country Cruises. Tel 01572 821330 AITO ATOL

BOATING FRANCE
For your widest choice of Boating Holidays on the finest rivers and canals of France. Hand-picked craft. Quote Ex109.
FREEPHONE 0800 528 528
HOSEASONS
ABTA V9118 ATOL 2290

CYPRUS

KYRENIA
Village houses, Access to pool, Glorious Sunshine friendly people. From £75-£220 per cottage.
Tel/Fax: 01861 522409

OVERSEAS TRAVEL

Paris & Brussels in a flash by EUROSTAR



City breaks through the Channel Tunnel now featured in our exciting 1996 brochure available by return. Write or phone
TIME OFF
Freepost
London
SW1X 7YY
0171-235 8070

GREECE

UPMINSTER Travel Club - sixty years of experience selling quality holidays at affordable prices. Apts and family-run hotels on Crete. ATOL 172. ABTA. AITO. Phone 01708 228000.

GREEK Islands. Individually arranged, upmarket holidays in quality accommodation, many with pools, on 19 of the least known, unspoilt islands including Cycladic cruises on wooden sailing boats, tours of ancient sites & walking holidays. Greek Sun Holidays, established 35 years. ATOL 0011. ABTA V219X. AITO 24 hr. brochure line 01752 740317

ITALY

IDYLLIC Italy Countryside to Coast. the complete selection Bridgewaters Toscana 0161 707 8795 ABTA V7278



FRANCE



No one comes closer to France.
Farmhouses in Provence, châteaux in the Loire, cottages in Burgundy. Individual holiday houses of quality & character in France and Corsica. *Many with pool.*



FREE COLOUR BROCHURE
RING (01798) 869411
QUOTE REF: F161
Or write to:
Vacances en Campagne, Dept. F161, Bignor, Pulborough, W. Sussex RH20 1QD.
Vacances en Campagne
AITO BOND 1010 ATOL 2423

CHEZ NOUS '96 Out Soon! Save money book direct. Private owners advertise Chateaux, Villas & Farmhouses, many with pools, cottages, apartments, m. homes. Family hotels. B&B's. Spec. Int. Hols. All regions of France. 260 pg col broch. 01484 682503

NORMANDY Gites de France cottages. 120 Coastal & rural locations. 01922 725705 AITO

PARIS by Eurostar: S/C Studios & Apts. All major locations. RCN: 01484 680 865 bonded

FRANCE
LIVE LIKE A LORD IN A PRIVATE VILLA OR CHATEAU FROM ONLY
£169
FOR THE WHOLE VILLA
FREE overnight hotel !! en route to your villa!
For your FREE colour brochure, see your travel agent or call us on
01235 824324 (24hr)
Crystal
ABTA V4685 ATOL 2454 IATA 78429
...explore the difference

ITALY

TUSCANY nr Cortona, beautiful farm hse & pool, lovely views. sips 6-8. Tel:0171 9354 097.



Traditional Italian properties: farmhouses, villas and apartments in Tuscany, Umbria, Lake Garda, Sicily, Venice and the Amalfi coast. Many with pool. Travel facilities available.
FREE COLOUR BROCHURE
RING (01798) 869421
QUOTE 1141 Or write to: *Vacanze in Italia, Dept. 1141, Bignor, Pulborough, West Sussex RH20 1QD.*
VACANZE IN ITALIA
ATOL BOND 1010 ATOL 2423

PORTUGAL

PORTUGAL. All areas. Villas / apts., hotels. pousadas. golf hols. flights. Longmere Int'l. 0181 686 2112. ABTA 73196

UPMINSTER Travel Club - sixty years of experience selling quality holidays at affordable prices. Apts and family-run hotels in The Algarve. ATOL 172. ABTA AITO. Tel: 01708 226000.

ALGARVE
Carvoeiro. Private group of owners with lovely 2, 3, 4 and 5 bedroom villas all set in their own gardens with private pools, A/C, BBQ and close to the beach & town of Carvoeiro.
Excellent Winter rates and Summer '96 prices available now!
0161 402 0168
for villa details & photographs

N. PORTUGAL

Family house sleeps 8, pool and garden in beautiful Beira Alta mountain village. Walking, fishing, swimming. From £225 - £595 pw.
Tel: Phillips 01985 213409.

PORTUGAL, MADEIRA & THE AZORES
Our Lowest Prices Ever!
Book with us & save 100's of £'s
Hotels, Villas, Apts, Manors, Cities, Fernandes, Douro Cruises, Fly-Drives, Coach Tours, Flights Only etc
(Exclusive Holidays or All Ours)
PORTUGALA HOLIDAYS
94 Fortis Green, London N2 9EY
TEL: 0181 444 1957
(Fully Bonded ATOL 2426)

PORTUGAL
Holiday properties in the most delightful areas of Portugal. Many with pool. Travel facilities available.



FREE COLOUR BROCHURE
RING (01798) 869416
QUOTE REF P130
Or write to:
Individual Travellers Portugal, Dept P130, Bignor, Pulborough, W. Sussex RH20 1QD.

SPAIN

ANDALUCIA. Fully equipped house beside enchanting small mountain town 10m coast. 3 double bedrooms, 2 bathrooms, own pool. Breathtaking views of mountains and Mediterranean. Tel: 01488 650 281.

ANDALUCIA. Four peaceful olive grove villas. Tennis, pool, gardens. Beach, golf 1 mile. Tel: 01225 744300

LA QUINTA CLUB AT LA MANGA. Luxury villas to let to end of March 1996. 3 Golf courses. Tennis & Health Centre, etc. 01794 822987.

MARBELLA Lux. Air cond. villa Nr. Puerto Banus, sips 6 & pool. Fr. £500 pw 01483 273472

SECRET Moorish villa amidst olive grove near Cordoba, Andalucia. Experience house party atmosphere in magical surroundings. Courtyards, fountains & pool. Candlelit evenings. £540 per person per week inc. Excellent cuisine & local wine. Mrs. Elliott 0171 229 6900.

SPECIAL INTEREST

GOLF SCHOOLS in the Algarve 3 or 7 nights all levels Jan Feb March '96 International Golf Tutors Ltd 0181 876 0966.

TENNIS HOLIDAYS in the sun at The Jonathan Markson Algarve Tennis Centre. All ages & standards. Brochure: 0171-460 0500 (24 hrs).

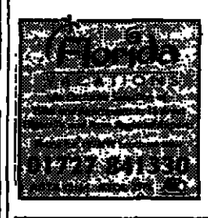
JOURNEY LATIN AMERICA
14 DEVONSHIRE RD LONDON W4
Tours (London)
0181 747 8315
Flights (London)
0181 747 3108
MANCHESTER
0161 832 1441
- ESCORTED GROUPS
- BESPOKE TOURS
- LOW COST FLIGHTS

FULLY BONDED

USA & CANADA

BEAUTIFUL. Rockies-tours, motorhomes etc. Lakes & Mtns 01329 844408 Aito/Atol.

CANADA Tours, apts, motorhomes etc. Lakes & Mountains 01329 844408. Aito



ARIZONA
GRAND CANYON STATE
Luxury villas with pools in beautiful resort of Scottsdale.
Tel: 01624 880860 or Fax 01624 880893 for brochure.

NEW ENGLAND
Two weeks in a traditional New England house (including flights, car hire, hotel stopover and insurances) from £625* per person low season and from £875* per person high season.
A superb collection of carefully selected coastal, lakeside and inland properties in Vermont, Maine, Connecticut, New Hampshire, Rhode Island & Massachusetts (including Cape Cod).



FREE 136 PAGE COLOUR BROCHURE.
CALL
(01328) 856660
QUOTE N224 (24 HRS)
Or write to:
New England Country Homes, Dept N224, Fakenham, Norfolk NR21 9NB.
*Prices based on group of 6 sharing.
ATOL 2484

WINTER SPORTS

CHAMONIX - Mont Blanc. Quality accom. January specials. Apart sleeps 10. £650.00 Weekends from £320. Chalet week. £368 ... Bigfoot Travel 01491 579603 ATOL 2781

LES ARCS/Peisey private catered chalet, s/c apartment up to 27 beds, sauna, quiet village Tel. 01252 836186

SERRE CHEVALIER ski chalet, sips 14, all mod cons, avail 1996/96. Tel.01962 299 562.

VAL D'ISERE, St. Foy. Chalet/apts. Dec - May. inc Xmas. N.Yr. 01629 55690

MERIBEL
old savoie Chalet for hire. Self catered, Sleeps 6 - 10. lift 3 minutes walk, gentle 10 minutes to town, satellite TV/ hifi, separate studios for 2 available.
Tel: 0181 874 7217

Tignes
2 bed ski duplex sleeps 6-8. lifts 100 yards, Rent/Sale. £400-£500 pw. or £55,000. Available to April 96.
Tel: 0802 151851/ 0171 6226920

EXCLUSIVELY TIGNES
Extremely luxurious VIP apartchalet. 6 bedrooms, 5 bathrooms, + penthouse with 2 further bedrooms. Central location 2500 m piste & lift. Our "Chalet Service Plus" with gourmet food & wine compliments this superb accommodation
Tel 01302 390120.
ATOL / AITO.

Snow Line
Ski Flights
& Resort Transfers
Geneva fr £59 Lyons fr £59
Salzburg fr £89 Innsbruck fr £99
Denver fr £230 also
Resort transfers fr £29 ret.
01858 434363
OPEN: Sun 10-4 Mon-Sat 9-6
VISA ABTA IATA ACCESS

SPAIN

"SECRET SPAIN"
Traditional houses to rent near coast and in mountains of "Green" Northern Spain and in La Rioja.
01449 736096

HIDDEN FRANCE
Houses of character and comfort to rent in unspoilt regions. Many with pools. Canal boats & unique activity holidays
FRANCE DESTINATIONS
01449 737678

S.W. FRANCE
VILLAS & COTTAGES many with pools.
Close to fine beaches and beautiful countryside.
FRANCOPHILE HOLIDAYS
BROCHURE TEL 24hr
01539 431860

FRANCE

LANGUEDOC hse sips 4/5, pool. 30 mins mediterr. Pyrenees quiet loc. Tel:01248 253481.

IDYLLIC 200 yr old cottage with private pool nr Cahors. SW France. 3 dble beds, fitted kitchen, all mod cons. For brochure, ring 01985 218410

FRANCE NORD. Pas-de-Calais, Picardy, Paris, Moselle, Brittany, Loire. Holiday homes & short breaks 0121 353 6457 ABTA

CANVAS OFFER YOU MORE!

SAVE OVER £100
ON FAMILY SUMMER HOLIDAYS when you book by 30th January!*
PLUS UNDER 16s TRAVEL FREE!*

At Canvas, we don't just offer you the highest quality tents and mobile homes plus the very best sites in Europe. We also offer more for your money. Send for our new brochure and you'll find it's packed with special offers and fantastic holidays at great prices - starting at just £149 for a family of 6.
*Full terms and conditions in brochure



CALL 0645 747 222 FOR A FREE BROCHURE
Canvas

U.K. HOLIDAYS

English Country Cottages
AN UNRIVALLED selection of holiday properties of superb character and quality in the loveliest areas of England.
Free 428 page colour brochure.
RING (01455) 852222
QUOTE E660 (24 Hrs)
OR WRITE:
ENGLISH COUNTRY COTTAGES,
DEPT. E660, P.O. BOX 18, EARL SHILTON, LEICESTER LE9 8ZY.



The Royal BATH



3 CROWNS COMMENDED
A beautiful gift with lasting memories
Dinner, En-suite room, Breakfast
ONLY £77.45 P.P.P.N.
Available 27th December - 15th January
Book now on
01225 463 134

ACTIVITY HOLIDAYS

HORSE RIDING HOLIDAYS £149
FULLY INCLUSIVE FROM
Beginners to experienced. Holidays for all. *free colour brochure*
NORTHUMBRIA HORSE HOLIDAYS
East Cusile, Stanley, Co. Durham
Tel: (01207) 235354 / 230555
OR CONTACT YOUR LOCAL TRAVEL AGENT

MARLBOROUGH COLLEGE SUMMER SCHOOL
(July 14th - August 3rd)
Day or residential courses for adults of all ages and interests, and children of three and over. Arts, Crafts, Music, Literature, Outdoor Activities, Sport.
Young people superbly catered for.
Theatre, concerts, shows, dances, discos and live entertainments all included.
Perfect atmosphere and surroundings.
Dept TI M.C. Summer School, Marlborough, Wilts SN8 1PA.
(01672) 892388
(Reg Charity No 309486)

CORNWALL & DEVON

CORNWALL & DEVON. 142 cottages throughout. Reasonable prices. Tel 01762 260711

SPAIN

INDIVIDUAL TRAVELLERS SPAIN
Traditional farmhouses, cottages, apartments and village houses throughout the most delightful areas of countryside Spain and Portugal. All chosen for their charm, character and setting. Many with pool.
FREE COLOUR BROCHURE
RING (01798) 869416
QUOTE REF ES075
Or write to: Individual Travellers Spain, Dept. ES075, Bignor, Pulborough, W. Sussex RH20 1QD.
AITO BOND 1010 ATOL 2423

ACTIVITY HOLIDAYS

CHILDREN'S SUMMER CAMPS
CAMP BEAUMONT
For CHILDREN & TEENAGERS



- Fun & Adventure
- Superb Facilities
- 15 Years' Experience
- Experienced Supervision

U.K. HOLIDAYS

COTTAGE HOLIDAYS
FROM ONLY £25*
BIG NEW 1996 BROCHURE
1000's of quality cottages throughout the country - choose a short break from £59 or a week's holiday from £85 per cottage
1995 PRICES HELD
CALL TODAY FOR DETAILS
Chantilly Castle DRA11E
* P.P.P.W. based on 4 sharing an 'A' band property
Country Holidays
Britain's favourite cottage holidays
01282 445729

WALES

SNOWDONIA Victorian Manor AA**Hospitality, magnificent peaceful location, superb cuisine, tempting special breaks. Dolserau Hall, Dolgellau (01341 422522

WALES Specialists Choose from over 400 cottages. 01282 445726 (LRA 108)

A superb selection of quality character cottages in the Pembrokeshire Coast National Park. All properties furnished to the highest standards.
Phone now for free colour brochure
01239-881397 (24hrs)
PEMBROKESHIRE COAST & COUNTRY COTTAGES

CORNWALL & DEVON

CLASSIC COTTAGE Over 300 individually selected cottages in the West Country, just for the discerning. 1996 brochure 01326 565555

A selection of hand-picked cottages. Character Cottages 01282 445007 (LRC205)

DEVON Specialists Choose from over 430 cottages. 01282 445726 (LRA 102)

CORNWALL Specialists Choose from over 330 cottages. 01282 445726 (LRA 101)

FREE 184 pg guide to the best value cottages in Devon (01271) 76322 (24hrs)

Cornish COTTAGE HOLIDAYS
Experience a cottage or farmhouse situated in beautiful rural/coastal/estuary locations. Superior selection. All English Tourist Board Registered/Inspected
01326 565992
01326 572808

Food Hall Cottages
100 outstanding waterside & rural properties in truly beautiful locations in Devon.
Call for our highly acclaimed brochure.
Video also available
01548 853089

English Country Cottages
AN UNRIVALLED choice throughout Devon.
Free 428 page colour brochure.
RING (01455) 852222
QUOTE E659 (24Hrs)

Cornish Traditional Cottages
Self-catering cottages on both coasts of Cornwall and on Scilly
Send for your FREE brochure today or phone 01208 872558
LOSTWITHIEL, CORNWALL PL22 0HY
7 day Personal Service 9am-9pm

Cornish COTTAGE HOLIDAYS
Experience a cottage or farmhouse situated in beautiful rural/coastal/estuary locations. Superior selection. All English Tourist Board Registered/Inspected
01326 565992
01326 572808

COTSWOLDS

A selection of hand-picked cottages. Character Cottages 01282 445007 (LRC204)

ABSOLUTE Comfort. Highly Commended Country Cottages. Winchcombe. 01242 602390

STONE COTTAGE open fire, sleeps 4/6. Now booking w/ends, weeks, Summer, Easter. Tel: 01869 249545

DORSET, HANTS., & I.O.W.

DORSET Specialists Choose from over 190 cottages. 01282 445726 (LRA 110)

A selection of hand-picked cottages. Character Cottages 01282 445007 (LRC210)

FEBRUARY SPECIAL
3 Nights from £79
Bed, Breakfast & evening meal
Large seafront hotel, entertainment, indoor pool, jacuzzi, solarium, sauna
* FREE CAR FERRY *
Sandringham Hotel
Seafront, Sandown, Isle of Wight
Tel: 01 983 406655
* Enter 3 nights £99 *

Country Cottages in Scotland
EXCEPTIONAL holiday properties in the most beautiful areas of Scotland. From stone-built cottages and gamekeepers' lodges to historic mansions and grand ancestral homes.
FREE
76 PAGE COLOUR BROCHURE
RING (01328) 864011
QUOTE S385 (24 Hrs)
OR WRITE:
COUNTRY COTTAGES IN SCOTLAND, DEPT. S385, FAKENHAM, NORFOLK NR21 9NB.

ACTIVITY HOLIDAYS

CHARACTER COTTAGES A Special Selection of Hand-picked Cottages
- *1995 prices held on 1000's of Holidays and Short Breaks*
- *100's of cottages in beautiful locations throughout Britain, chosen for their charm and high quality*

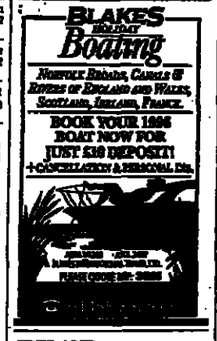
CALL US NOW FOR YOUR 1996 COLOUR BROCHURE, QUOTING REF DBC301
01282 445002

DORSET, HANTS., & I.O.W.

DREAM COTTAGES 1996 Brochure featuring cottages in Dorset/Devon. 01308 761347

HOLIDAYS AFLOAT

BLAKES HOLIDAY Boating
NORFOLK BROADS, CANALS & RIVERS OF ENGLAND AND WALES, SCOTLAND, IRELAND, FRANCE.
BOOK YOUR 1996 BOAT NOW FOR JUST £50 DEPOSIT!
+CANCELLATION & PERSONAL EX.



IRELAND

IRISH COUNTRY HOLIDAYS from the widest choice. Individual cottages, castles, hotels and farmhouses. Fishing, golf and River SHANNON cruising. 01502 560688 (24 hrs)

SHAMROCK COTTAGES. 60 High St. Wellington, Somerset 01823 661060 Col Bro of 280 select houses. Dist Fares AITO.

LAKE DISTRICT

A selection of hand-picked cottages. Character Cottages 01282 445007 (LRC206)

LAKE District Specialists Choose from 375 cottages. 01282 445726 (LRA 106)

CUMBRIAN COTTAGES 160 Lakeland Cottages '96 Brochure now available 01228 599950

RATHER special cottages in a secret corner of Southern Lakeland. Tel: 015395 36476.

NORTHUMBRIA



Discover the best kept secret of the North East and enjoy a week or more, or take a short break, amongst idyllic scenery and beautiful beaches.
NEW FOR 1996
RELAXING SHORT BREAKS
FREE 1996 BROCHURE
CALL NOW ON
01200 444070
QUOTING REF. NO. DRD401

PEAK DISTRICT

A selection of hand-picked cottages. Character Cottages 01282 445007 (LRC206)

"PEAK COTTAGES" Quality s/c accom. in Derbyshire Dales & Peaks. Brochure 0114 2620777

SCOTLAND

A selection of hand-picked cottages. Character Cottages 01282 446007 (LRC207)



Lovely Welsh Cottages
AN UNRIVALLED selection of quality holiday cottages in the best areas of Wales.
Free 64 page colour brochure.
RING (01328) 851341
QUOTE W305 (24 Hrs)
OR WRITE: WELSH COUNTRY COTTAGES, DEPT. W305, FAKENHAM, NORFOLK NR21 9NB.

YORKSHIRE

A selection of hand-picked cottages. Character Cottages 01282 445007 (LRC209)

DALES beautiful renovated stone barns sleep 4 to 18. pets welcome. Brochure 01729 840499

YORK City Centre Break now. Special Jan/Feb offers - DB&B £29.50 or 3 nights £85. 7 nts £185 All incs Car Park Abtota Mews Hotel 01904 434866

YORKSHIRE Specialists Choose from over 500 cottages 01282 445726 (LRA 109)

U.K. HOLIDAYS

GOING PLACES!
THEN OF COURSE IT'S GOT TO BE
AA PRIORY HOTEL RAC
(3 Red Stars) Wareham, Dorset Tel: (01929) 551666 (4 Stars)
E.T.B. 4 CROWNS DE LUX.
EGON RONAY & JOHANSEN'S RECOMMENDED
Former 16th Century Priory set in 5 acres of landscaped gardens on the banks of the River Frome yet only a few minutes from the town centre. Close proximity to Lulworth Cove, Corfe Castle etc. Open throughout the year to offer discerning guests the opportunity to receive superb comfort & cuisine. Brochure and Tariff including Autumn and Christmas Breaks available on request.
A special place, a special occasion with special people

SUFFOLK HERITAGE COAST
Wood Hall Hotel & Country Club, Woodbridge
ETB ★★★★ Highly Commended
Come & enjoy the ambience that only a Listed Historic 18th Century Elizabethan Manor House can provide. Set in 10 idyllic acres in a designated area of outstanding natural beauty with roaring real log fires, candlelit dining, luxurious accommodation & much much more.
The picturesque riverside town of Woodbridge provides the ideal base to explore the magical villages & beaches of undiscovered Suffolk.
"Where Countryside meets the Sea"
TWO NIGHT WINTER WARMER BREAKS FROM £45 pppn DB&B
Special offer stay 5 nights only pay for 4 £200 pp (Sun-Thurs)
Telephone 01394 411393 for further details.

DINE WHERE MONARCHS HAVE DINED
WEEK-END BREAK FRI—SUN JAN/FEB 1996 ONLY
INCLUDES CAR FERRY, 6 COURSE GOURMET DINNER BY OPEN LOG FIRE, CHAMPAGNE, PERSONALISED BOUQUETS, TOP CLASS ACCOMMODATION WITH ALL FACILITIES.
£299 PER COUPLE
DETAILS AND BROCHURE (01983) 405333

HIDEAWAYS
COUNTRY & COASTAL COTTAGES OF CHARACTER AND DISTINCTION
West Country, Wessex, the Heart of England and the South East.
FREE Colour Brochure
01747 828000
24hrs

WEST COUNTRY
cottages, houses, even a fort! Huge variety, vividly described/personally star-rated. Free colour brochure.
HELPFUL HOLIDAYS
01647 433593

The Old Church House Inn
AA ★★★
TORBRYAN
ETB ★★★★ Commended
Delightful Hamlet in beautiful Devon Valley between Dartmoor & Coast. 13C Coaching Inn of immense character. Excellent food.
2 days £70 3 days £105
Weekly £225 Dinner B&B
Tel: 01803 812372

FRANCE



Enjoy a week's camping in France from £99 per family.
Based on 2 adults and 4 children sharing. 7-13 Sept '96, including return ferry crossing by car. Under 18s go free. Mobile home and camping holidays also available in Spain and Italy.
Call
01233 21 10 10
(24 hours) for a brochure or see your travel agent.
Stena Line HOLIDAYS
ABTA NO: V5465 ATOL NO: 3673

FRANCE Villas with Pools Villas by the Sea
NEW 1996 BROCHURE OUT NOW
Dordogne, Provence, Cote d'Azur, & SW Coast
- Incl. Châteaux, Manoirs & Watermills
- No surcharges guaranteed
- 200 villas for 2 - 25 people

BOOK NOW FREE CAR HIRE OR HOLIDAY INSURANCE SAVE £250
Something Special
ABTA V5242 ATOL 2138 AITO
01992 505500

HOLIDAYS AFLOAT



U.K. HOLIDAYS

Bridge Breaks
Superb range of holidays and short breaks
• First Class HF Directors & Leaders • Quality Country House Accommodation • Friendly Competitions
Call 0181 905 9388
(24hrs) for free brochure
Quote Ref CB84
ABTOT No. 5008
A World of Difference
Holidays

CORNWALL & DEVON

EXCELLENT INDOOR FACILITIES SUPERB JANUARY BREAKS
200 acres Grounds - Superb Views, Food & Service
FREE INDOORS - Htd Pools Archery Tennis Badminton
UNIQUE CRAFTS CENTRE - Pottery + 8 Tutored Crafts
FREE GOLF on 3 Courses - FREE Tuition Golf Cars
INDOOR BOWLS HALLS - 11 RINKS - Party Rates
3 NIGHTS NEW YEAR £195/£245 FULL BOARD +++
MID JAN - 5 Nts £134; 2 Nts £69. FULL BOARD
MARCH - 5 Nts Midwk £144/£156; 2 Nts W'end £73/£85
JUNE/MID JULY - 4 Nts £149/£162: 3 Nts £128/£138
AUGUST - 4 Nts £181/£216; £290/£385 P.W. FULL BOARD
MANOR & ASHBURY HOTELS, West Devon 01837 53053
FREE GOLF + INDOOR BOWLS
INDOOR ARCHERY, TENNIS, CRAFTS



Driving the tug that pushes a Jumbo around

Page 3

CAR 95

Showroom sales talk that is welcome to women

Page 2



SATURDAY DECEMBER 30 1995

Steve Feltham lives in a Commer van as he hunts the monster. **Simon Hacker** offered alternative transport

Cherokee on the trail of Nessie





Watching brief: the Cherokee waits by Loch Ness as Steve Feltham scans the water for a glimpse of Nessie, but not like the 1934 image, now exposed as a fake

For everything you need to know about monsters, talk to Steve Feltham. As Britain's first full-time professional monster hunter, he's spent nearly five years on — or at least pretty close to — the tail of Nessie. No one in the quest for scientific substance has devoted more hours to sifting through the evidence, watching the murky waters of Loch Ness and waiting.

At 32, Steve is convinced that this is where he'll stay for the rest of his days. The closest he's got so far is a 10-second sighting of something writhing near the surface at Fort Augustus. But his faith in Nessie is unsinkable.

Four long Scottish winters have come and gone since Steve ditched the snug normality of mortgaged life in Wimborne, Dorset, trading bricks and mortar for a pine-clad 4.2-litre diesel Commer Walkthru. Doubling as his home and the "Nessie-Cerry Independent Research" centre, the Commer began life in 1970 as a library van in Dorset and enjoyed a warm fling with a hippy in Spain before Steve snapped it up for £1,500, turning its cumbersome wheels north.

With a monster-hunting specification that includes a wind-power generator, driftwood-burning stove, saucepan-fed shower and a few yards of shelf space, the venerable Commer is now his closest companion. On the south-eastern beach at Dores, close to Inverness, the van's slightly sagging outline jars with the quaint whitewashed pub and Steve's soft Dorset tones run against the local lilt, but the two have become accepted by the community.

"Dores is my base and I feel like one of the locals, but I have to be mobile," he says. "I can get up and go in two minutes, but the problem with the van is repairs. Parts are impossible to find in Scotland."

Steve falls back on his ceramic skills to finance his travels, modelling cute and cuddly clay "Nessie-Cerries" for tourists to buy. He explains: "It's a hand-to-mouth existence, but one that I wouldn't change for the world. I've come here to do two things, to get my own piece of video film of one of these animals, and to make the general public realise that this subject deserves serious investigation."

The Commer runs on a mix of diesel and optimism. So far this year, the van has covered 2,000 miles, or nearly 30 laps of the loch. Steve reckons on getting around 25mpg from the Perkins, but he has had to contend with a 20-mile run with the throttle jammed open, a failed clutch, dead brakes and a mangled gearbox which — although cheap to replace at £40 — had to be collected from Warminster.

So could he be tempted by something a little more tasty? A 4x4 with a 5.2-litre petrol V8 ... 212bhp that allows 0-60mph acceleration in just 8.1 seconds ... a top speed curtailed to 116mph. Surely Chrysler's £29,995 Grand Cherokee V8 takes the monster biscuit?

Steve is a patient man, unlikely by nature to give a quick verdict. At dawn we move from Dores beach, leaving the beached Commer and heading in leather-clad comfort on a clockwise tour of the loch. He points out that the glovebox, just 4ins deep, is too small to store his binoculars, although the cabin seems "big enough to live in".

Given the commanding driving position, the possible snag of a nearside steering wheel poses no practical problems and visibility is fine. That's a relief, because Chrysler's engineers say a right-hand drive V8 is a no-no, so the much-heralded Grand Cherokee to be launched in February will be powered by the relatively modest 4.0-litre 174bhp petrol engine. The maker's lustiest 4x4 remains a special import, a like-it-or-lump-it left hooker.

Driven here, the 1995 specimen — Chrysler managing director Richard Mackay's personal car — is a reasonable guide for what's in store for those prepared to compromise practicality for the sake of performance.

And whatever else it is, the V8 is a performance. In a straight line it will surge away more snappily than any GTI. Steve is impressed by the power, but Nessie watching, after all, is all about taking your time.

For a better view of the loch, we switch from high to low ratio and take a snaking sheep track known locally as the Corkscrew, a term which leaves as little room for elaboration as there is for manoeuvre. The V8's Goodyear P225 70 R15s are the 4x4 equivalent of 32-hole Doc Martens, here more for fashion than function. Our brief mountain climbing stint is trouble-free, with the mighty V8's lazy rumble barely breaking from slumber.

Special import status gives the allure of rarity to this car, and appearances are nearly as important as Nessie herself. Steve keeps his eyes mostly on the water, video camera forever on standby. He steers us to the point on the loch where two independent witness reports have been made this year.

In fact, a lack of media flurries and the recent revelation that the most famous monster picture ever, the 1934 surgeon's photograph, was a sham, point to a fallow period for monster hunting. Yet Steve is optimistic as ever; the winter release of the film *Loch Ness*, much of which was shot in Dores — starring Ted Danson — will draw tourists in 1996 from all over the globe.

At Fort Augustus we stop to survey the water, calmer now in the mid-day sun. Steve is convinced there's a colony of monsters. "I've built up a picture in my mind of what one looks like from so many eyewitness reports. It probably has a longish neck, four flippers and a bulbous body."

Suddenly something moves, fanning ripples about 100 yards out. I can barely hold my binoculars straight for excitement. Steve, however, stays calm. After a few seconds, a bird's head appears and another small mystery is solved. His days must be full of such disappointments, but there seems to be something beyond daily setbacks to keep him going.

He explains: "There's a massive energy pulling off the place that seems to draw you. Locals have said the same. I suppose there's another mystery that goes further than the monster."

By the end of the afternoon, Steve seems to believe marginally more in Nessie than in our own latter-day monster. The on-board computer tells us that the lap of the loch, at a painful 16mpg, has cost just over £11. In the trusty Commer, he'd have managed it on about £7, wood-burning stove, fitted kitchen and all.

So if Chrysler can't convince him of the practicality of a V8 just yet, where will his needs take him in the future? Quick as a flash his eyes light up. "What I'm really looking for is a Routemaster double-decker bus. It would give me a bigger home in the summer months and I could bring in a little money by holding an exhibition downstairs and in the winter I could spread out my living quarters across the whole bus. I suppose I must have been influenced by a Cliff Richard film."

Chrysler will not be disappointed if it fails to make a sale here. With his alternative approach to life, Steve hardly has the lifestyle to make him the marketing man's dream. But against the broader backcloth of August's sales statistics, there may be a salutary lesson for luxury 4x4s. Chrysler's sales of the current Cherokee range show that nearly 50 per cent are turbodiesels.

In this light, the decision to make the chief Grand Cherokee, a 4.0-litre affair with power aplenty and a likely touring mileage of around 31mpg, seems relatively sensible; on test, our V8's consumptive nadir was 14mph (although the overall figure edged just over 25mph).

Perhaps that's the shortcoming with any monster, in or out of the water. As Steve might say, they only exist as far as we're prepared to take them.

No place like home: Steve's Commer van has simple heating, but he'd prefer a double-decker bus to Chrysler's £29,995 Grand Cherokee V8

HEAL'S
WINTER SALE
NOW ON · NOW ON · NOW ON · NOW ON
TOTTENHAM CRT RD W1 · TUNSGATE GUILDFORD HEAL'S OUR NEW STORE IS NOW OPEN AT KINGS RD SW3

£251, although my policy cost me £580.

But worse was to follow. Under the terms of my policy, I was allowed one

My mechanic was mortified, but promised to repair my car himself and take care of any claim from the

and his son, was that the company assumed a contingency loss against my

protected no-claim bonus has gone and will not be restored until 1997.

The Avant: the typical driver is expected to be younger, richer and likely to be

AA GRIDLOCK GUIDE

Unless otherwise indicated, major roadworks continue over the Christmas and New Year period.

● **LONDON**
A40 Western Avenue, Acton. Roadworks between Hilary Road in Acton and the Northern roundabout have been removed until the New Year.
A406 North Circular Road, Upper Edmonton. Major roadworks continue at the Lea Valley viaduct.
A406 North Circular Road, Finchley. Major roadworks continue with various restrictions between the A1 and A1000 junctions.
A13 Limehouse. Commercial Road closed until January 2, in both directions between Branch Road and Butcher Row for replacement of a rail bridge. Expect delays through the Limehouse Link tunnel, which is diversionary route.

● **SOUTH-EAST**
M4 Berkshire. Major roadworks and contraflow between junctions 6 and 8/9. *Restrictions lifted for holiday period*
M25 Surrey. Two sections of widening work, with lane closures and contraflows between junctions 6 and 8 and between junctions 9 and 10.
A27 East Sussex. Major roadworks are underway at Firle, between Selmeston and Lewes, with temporary traffic lights. *Restrictions lifted for holiday period.*
A21 Kent. Roadworks and contraflow on he Sevenoaks bypass. *Restrictions lifted for holiday period.*

● **SOUTH-WEST**
M4/M5 Avon. Work on the new Second Severn crossing continues, with restrictions around the Almondsbury & Aust interchanges, and also on the M5 around junction 18. *Most restrictions lifted for holiday period.*
M32 Avon. Widening work continues on the link between junction 19 of the M4 and Bristol city centre, with lane closures and restrictions.
M5 Somerset. Bridge repairs with lane closures both ways between junctions 21 and 22. *Restrictions lifted for holiday period.*
M5 Somerset. Roadworks with lane closures either side of junction 23.
A386 Devon. Temporary lights for roadworks at Moorland Links junction, between Roborough and Yelverton.

● **MIDLANDS AND EAST ANGLIA**
M50 Hereford & Worcester. Roadworks and lane closures in both directions between junctions 1 and 2. *Restrictions lifted for holiday period*
M6 Staffordshire. One lane closed northbound for roadworks near junction 14 (A34). *Restrictions lifted for holiday period*
M1 Leicestershire. Roadworks and contraflow between junctions 21 and 22. *Restrictions lifted for holiday period.*
A6 Leicestershire. Major roadworks and contraflow at Lockington, between junction 24 of the M1 and Sawley Island.
A47 Norfolk. Major roadworks, at Terrington St John (between Wisbech and King's Lynn) and at Swaffham.

● **NORTH**
M1 West Yorkshire. Roadworks and contraflow at end of the motorway at junction 47.
M6 Cheshire. Widening work continues between junctions 20 and 22 (Lymm-Winwick).
M6 Greater Manchester. Roadworks and lane closures between junctions 24 and 26 (Ashton-Orrell). *Restrictions lifted for holiday period.*
A5063 Greater Manchester. Major roadworks and lane closures on Trafford Road near junction with Pomona Strand.
A565 Merseyside. Major roadworks in Derby Road, Liverpool between Blackstone Road and Bankhall Street.

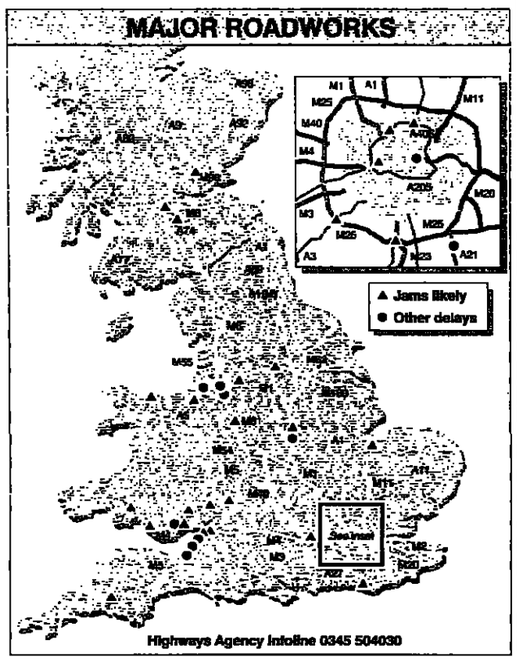
● **WALES**
M4 Gwent. Widening work continues in connection with the Second Severn crossing between junctions 22 and 24.
M4 Gwent. Contraflow in operation through the Brynglas tunnels, near Newport (between junctions 25 and 26) until January 2.
A449/A40 Gwent. Roadworks continue between Newport and Monmouth.
A467 Gwent. Roadworks with lane closures at the junction with A472 at Crumlin.
A48 West Glamorgan. Construction work with lane closures on all approaches to the Wychtree roundabout at Morriston.
A4229 Mid Glamorgan. Roadworks and temporary traffic lights between Cornelly and Porthcawl.
A547 Gwynedd. Bridge repairs with temporary traffic lights near A55 junction at Llandudno Junction.
A548 Clwyd. Roadworks and contraflow between Oakenholt and Kelsterton.

● **SCOTLAND**
A749 Strathclyde. Dalmarnock Bridge in Glasgow closed southbound for repairs.
Motherwell, Strathclyde. Airbles Road reduced to a single lane for major roadworks.
M90 Tayside. Major roadworks at junction 10 (Friarton Bridge) with lane closures in both directions.

● **NORTHERN IRELAND**
County Tyrone. Roadworks on Omagh Bypass at junction with Derry Road.
A6 County Antrim. Roadworks with temporary traffic lights on Castledawson bypass exit from the Killyneese Roundabout at Magherafelt.

Up-to-the-minute weather and traffic reports can be obtained by calling 0336 444 999.

MAJOR ROADWORKS



NEWS IN BRIEF

Glass hopes

GLASS's Guide, the trade bible for the motor industry, thinks that car sales will improve over the next year in the run-up to the 1997 general election. Sales of 4x4s have probably peaked, although residual prices should not be harmed, but 11 new people-carrier models on sale will struggle to find buyers, which could force widespread discounting. Glass's also expects resale prices on diesel cars to fall into line with petrol equivalents, effectively erasing the advantages diesel drivers have enjoyed.

New bodies for MGB

MGB OWNERS whose rusting cars are beyond patching up could invest in a complete new bodyshell. British Motor Heritage, the quirky Rover offshoot, is again making shells after a two-year break in which the little business in Faringdon, Oxfordshire made the bodies for the sexy MG RV8. RV8 production is now over, so MGB shells will be available once again with prices at £2,225 plus VAT for all orders placed before the end of February.

Calendar of errors

TOYOTA apparently could not turn back the clock on an unhappy end to the year. The company's 1996 calendar has glorious pictures of its rally cars charging over rough terrain and leads a roll of honour with the team's successes in last year's world championships. Except that Toyota was banned from world rallying at the end of last season for cheating.

Ticking off the time

THOUSANDS of cars will be listening to the midnight chimes on New Year's Eve — to check their clocks are correct. Vauxhall's Vectra has a high-tech digital clock receiving time and date signals from the atomic clock at Braunschweig University in Germany via radio data system transmitters. Each will listen for the sixth beep of Radio 4's midnight time check to set themselves automatically to the most accurate time.

Old Barnard's Almanack foresees the end of transport as we know it and the irresistible rise of Government manure

Book that seat on Stagecoach now

DRIVEN TO DISTRACTION



Peter Barnard

The calendar constitutes a largely pointless junction in time, though it can be handy for arranging lunch. Certainly a new year tends to bring false dawns and impossible hopes, but I am disinclined to pass over any excuse for a few predictions.

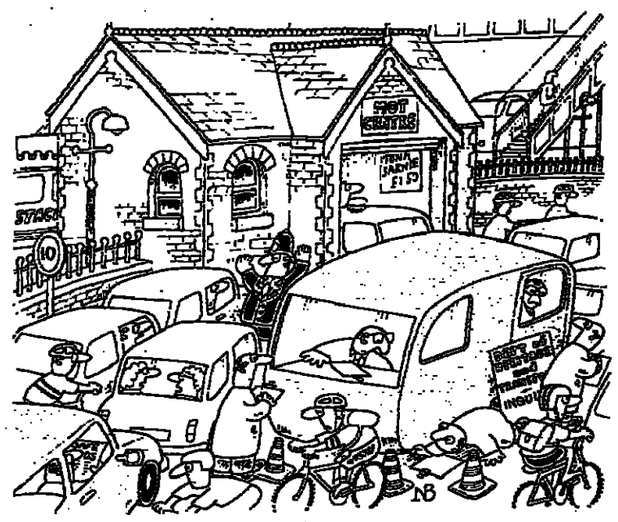
February: John Major announces abolition of Department for Transport because all it ever did was meddle in people's affairs. In a brilliant coup which doubles his poll ratings overnight, Major says that the department was actually closed down in January but nobody had yet noticed, thus proving his point.

March: A leak to *The Times* reveals that the few remaining transport matters in which the Government wishes to meddle have been merged into an expanded Department of Heritage and Transport, under Virginia Bottomley. Major's poll rating halves overnight.

April: Bottomley announces that 158 railway stations closed by Stagecoach will be converted to MoT testing centres because of a "huge increase in demand". AA and RAC mystified, claim no increase in demand whatsoever.

May: Bottomley meets AA/RAC mystification by announcing that all cars over five years old will have to be tested once a month and cars less than three years old will now come within the scope of the MoT.

Early June: International survey confirms Britain has the safest roads in the world: lowest number of accidents, injuries and deaths per head. Government strangely silent.



Mid-June: Freak accident kills 16 people on M1 after gas bottle explodes in caravan. Seventeen separate accident inquiries launched, costing £3 million. Each concludes accident caused by gas bottle exploding in caravan.

Late June: Bottomley says M1 disaster means something must be done to end "carnage on the roads". Motorway speed limit cut to 55mph, dual carriageway limit to 30mph, urban limit 10mph.

July: Unprecedented traffic chaos resulting from new speed limits forces motorists to abandon cars and head for nearest railway station, which offers them an MoT and a tuna fish sandwich.

August: Stagecoach buys back MoT centres to turn them into railway stations.

September: National Car Parks and Civil Aviation Authority sold to Stagecoach. Bottomley tells Commons: "For years people like that chappie in *The Times* have been asking for an integrated transport policy. What could be more integrated than a transport system run by one company?" Tony Blair says policy "fraudulent and brainless" and Labour will reverse it "at some point in the future depending on various factors that cannot be assessed until we have been elected".

October: Packed trains, planes and helicopters whizz past and over deserted motorways and dual carriageways. Car industry collapses, RAC and AA bankrupt. 72,650 non-urban petrol stations bought by Stagecoach and turned into motoring museums. UK bicycle sales outstrip The Netherlands.

November: Train jams stretching for 600 miles and plane stacks 42 layers deep lead to marches on Parliament and riots in the streets. Government promises action. Wheel-to-wheel cycle jams clog central London, helmeted cyclist runs amok in head-butting frenzy: 20 dead. Michael Howard reclassifies cycle helmets as offensive weapon.

December: Major says that Britain's "grossly-under-used" network of motorways and dual carriageways "offers unique opportunity" as a means of getting people from A to B, therefore private sector will be asked to bid to run stagecoach services. London stock exchange becomes first to sell horse manure futures.

MARTIN BEDDALL



Judi Vivian: "My customers visit me, or I visit them, and we discuss their needs over coffee, then I go off and find their ideal car"

Showroom with that gentle touch

Judi Vivian tells **Helen Mound** how she made the male-dominated world of car sales into a suitable place for a woman

If he doesn't ignore you, he'll be insufferably patronising, he won't bother to explain technical details and certainly won't want to discuss finances. It's the average female motorist's nightmare — the car salesman from hell — but one entrepreneurial woman has launched a car sales company designed to reduce the distress.

After 18 years of working in the motor trade, Judi Vivian firmly believes too many women are frustrated and frightened of buying and running their cars, because of a lack of support from sales staff and dealerships. So she's set up a used car sales firm especially for women drivers.

"This isn't about getting back at ignorant car salesmen, it's about offering a genuine service for women," says Ms Vivian, who has always had a love for cars and motorbikes, but appreciates that many women are technically-inexperienced and need careful guidance when choosing a car.

"The problem isn't just that many sales staff don't know how to talk to women, the companies they work for are also letting female customers down. They limit advice to what they believe women can understand, they intimidate women into buying cars they don't really want and abandon them to unco-operative engineering staff once a sale has been made."

Although she went straight into the motor industry from school, working in the parts department for a Ford dealership in 1977, it was another ten years before Ms Vivian landed a job in car sales. "I always had my eye on working in the showroom, but it isn't a welcoming place for women," she says.

Although Judi Vivian Car Sales is run from a service and MoT garage near Bury St Edmunds, Suffolk, she avoids the "car lot" image by keeping a limited stock of vehicles, selling mostly popular, reliable budget hatchbacks. "I don't believe a crowded forecourt is very effective in this specialised market," she says. "Women find a sea of used cars and sales staff eyeing their every move very intimidating. My customers visit me, or I visit them, and we discuss their needs over coffee, then I go off and find their ideal car."

Lorraine McDowell benefited from Judi Vivian's guidance when she was looking for a hot hatchback, a typically male-dominated market. "I had a Nova SR, but I was looking for something with a bit more go. Judi was able to find a handful of cars along the right lines and I chose an Astra SRi."

Another customer, Laurie Ward, a company nurse, was also thrilled with Judi's ability to find the car that suited her: "I knew what I needed, something small and simple to get me to work, but Judi found me a Metro City. It's wonderful."

As well as discussing the ideal car, Ms Vivian advises on security, an issue she believes manufacturers should put more emphasis on: "Personal security is the top priority with women drivers, I've discovered that through my own experiences on the road, but manufacturers don't appear to take it seriously enough."

All her female customers get a free safety pack, windscreen sign to attract police attention and a personal alarm: "I created the pack with the help of the Suffolk Constabulary, but I advise my customers to think about getting a mobile phone for greater security."

Her approach has already broadened her market into helping elderly and disabled motorists find the right vehicle, but it isn't just the gentle touch that makes Judi Vivian unique: it's her genuine desire to offer a complete service for the female market.

"Larger companies have token 'women's evenings' and employ female receptionists, but they don't really want to make a difference to what is a very specialised market. I want to become a complete motoring service centre especially for women. Somewhere they can come and discuss their motoring needs without feeling patronised. Of course, men will be welcome too — I often find cars for male customers.

"The centre would mean women could choose a new car without having a so-called 'knowledgeable' salesman breathing down their necks. They would learn about after-market goods such as alarms, mobile phones or child seats, and get advice on finance, personal security, maintenance, servicing, running costs. It's not just about selling cars."



Judi discusses car security details with nurse Laurie Ward

DR DASHBOARD

Don't rage, but resolve to temper your driving

Q We've heard a lot about "road rage" in 1995. Has the doctor got any New Year resolutions that might cut it out in 1996?

A Let's start with a bit of diagnosis. The term "road rage" has been used to cover all kinds of automotive angst, from crimes of violence to merely getting hot under the collar. Resolutions are not much use against the former, but you could try to avoid the latter.

Q But it often seems that the roads are full of people driving badly. Am I the only one who knows the rules?

A There's nothing worse for a doctor than a patient who thinks he knows all the answers. Resolution No 1: When you next set out on your most regular journey, the office commute or the school run, forget the routine and take a close look at your own driving.

Q I know that route like the back of my hand. I could drive it in my sleep.

A Exactly. Alertness is the most important factor in good driving. Did you look in your mirror before pulling out? Did you take it for granted there would be nothing coming at that junction? Did you signal in good time when you turned off the main road?

Q Self-examination is all very well, but is it any use in avoiding accidents?

A Most accidents are avoidable, however bad the other driver. Resolution No 2: observe the two-second rule on motorways. However fast you are travelling, fix your eyes on a point ahead and make sure there is a minimum two-second gap between the time the car ahead passes it and the time you pass it. If the gap is less, *you* are driving too close. If someone overtakes into the gap, fall back.

Q But what about those dreadful people who hog the middle lane at 60 mph?

A Resolution No 3: don't be a middle-lane hog. On a motorway, the outside two lanes are for overtaking only. If you are passing traffic always return to the inside lane as soon as possible. It's a remarkable feature of British motorway driving that we are very bad at lane discipline.

Q This motorway advice is all very well and good, but I spend most of my time driving in town. Any resolutions which would help me there?

A Resolution No 4: don't make unnecessary journeys in town. An awful lot of so-called "road rage" stems from the sheer frustration of sitting in urban jams. It's healthier to walk or cycle — and frequently quicker. It's also "greener". Even if your car has a catalytic converter, remember it is not effective on journeys of less than five miles. The public transport system may not be very good but ecologically speaking it's a lot sounder.

Q What do you think is the biggest problem in town driving?

A It's a question of give and take. According to psychologists, the biggest mistake for drivers in town is to compete for road space rather than to think of ways of keeping vehicles moving at busy junctions. Resolution No 5: make use of any gaps that open up, but make sure that by doing so you are not blocking the path for others.

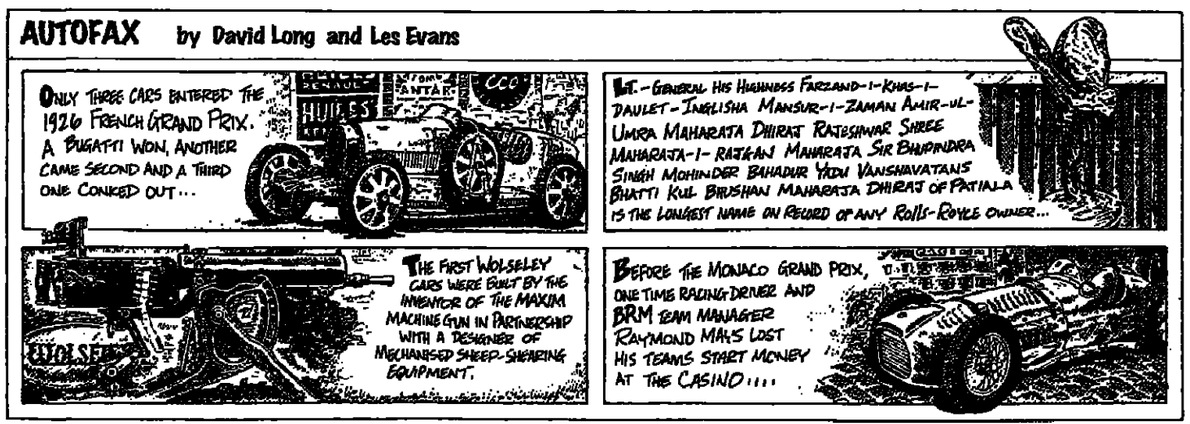
Q This all sounds very worthy, but I thought our roads were getting safer. Surely the statistics show that?

A Correct, but the fall in road deaths stems largely from design improvements like anti-lock braking, seat belts and airbags. The number of accidents is still too high and they cost a lot in terms of injury, lost working hours and insurance claims.

Q But I thought driving was supposed to be fun. I know you're a doctor, but can you resist the rumble of a good engine, the wind in your hair, the thrill of acceleration, the open road . . ?

A You're right. Resolution No 6: enjoy your driving. If you can keep that one, the chances are you'll be both safe and sound.

AUTOFAX by David Long and Les Evans



Your Boeing 747 flight to America may start by going backwards; how do they do that? **Stuart Birch** explains

Chris and Douglas give it the heave-ho

The time is 1.15pm, the place, Heathrow Airport, and 367 passengers are about to set off in reverse for Washington DC. They are in a Boeing 747 — being pushed by a DC12.

To the fear-of-flying fraternity that might sound like a nightmare, but everything is totally under control.

The DC12 is not the latest winged wonder from the Californian aircraft company, it is a 60-ton, 17.4-litre, turbocharged tractor produced by Douglas Equipment of Cheltenham, and, under the expert guidance of Chris Roberts, it will give British Airways Flight 217 a mighty shove backwards for the first 150 yards of its 4,228-mile journey.

"No problems today — we have good conditions," says Chris, who has 18 years' experience driving these diesel monsters — he calls them tugs — which are like great rectangular billets of steel on wheels and are used to push or pull airliners into position. As he selects first gear of the three-speed powershift transmission and floors the size 16 throttle pedal, the 747 is reversed from its stand at all of 3mph, a towbar attached to the front undercarriage leg linking tractor and aircraft. The towbar has two pivot points so there is need for subtle technique. On the flightdeck high above is Captain Ian Herve and his crew, but Chris has control.

"Sheeting, freezing rain at night can make things difficult. Ice is not a problem once the tug is moving, but under really exceptional circumstances it can break away," says Chris.

A 60-tonner producing 410 bhp at full throttle, pushing a Jumbo and breaking away: isn't that serious? "No. You take off the power and stop."

Now the aircraft is well off its stand and the flight deck crew are lighting up the Rolls-Royce turbofans, which even at idle push against the DC12. But as well as its massive steel ballast, the tractor has real muscle: 1089lbs ft of engine torque. A Ford Fiesta 1.25 litre Zetec SE has 81lbs ft.

Chris turns the enormous steering wheel with slow, surgical precision, easing the aircraft through a precise quarter circle. Out to the left, wingman Len Jessup keeps a lookout for vehicles and other aircraft (and animals: dogs and cats in transit have been known to escape and there was once even a monkey on the loose), while just ahead of the tractor Derek Frederick — "Fred" — the ground engineer, in direct communication with Captain Herve, oversees the whole business.

We stop. Fred and Chris then apparently exchange clenched fist salutes like some secret ritual: "It just means the aircraft and tractor brakes are applied and the towbar can be safely detached from the aircraft's front undercarriage leg."

Fred bids goodbye to Captain Herve and his crew, the tug turns away. "Now it's your turn," says Chris.

In the interests both of giving BA passengers a better chance of reaching their destinations on time and of not sending a shock wave through the insurance markets, I play with the tug — under Chris's expert tutelage — minus an attached 747.

It is a remarkable machine, 30ft 2in long and 10ft wide, with a choice of steering two or all four wheels. I select four and set off in a surge of V8 Perkins diesel power. Visibility is superb, steering feels light. I try the brakes and the leviathan slows quickly and progressively. Its Michelin tyres are almost 5ft high and inflated to 145 lbs per sq in.

Confidence builds and I try a slalom at 12mph. The DC12 is not designed for this; my rapid wheel twirling exceeds the power steering's capability and I am suddenly using serious muscle effort and very aware that a 60-tonner worth £225,000 moving in the wrong direction could spoil more than just my afternoon.

Next comes reversing and general manoeuvring: "Improve your visibility — push that lever." The cab rises majestically a couple of feet. Backing is easy; the DC12 has three reverse gears and can go equally quickly backwards or forwards. In four-wheel steer, the monster's turning circle is a mere 25ft; in two-wheel, a sweeping 39ft.

Performance won't blow your socks off: 0 to 18mph (as fast as it wants to go, although top speed is claimed 22mph) takes 16 seconds. Fuel consumption is 2mpg when pushing or pulling an airliner, 7mpg when "cruising" solo.

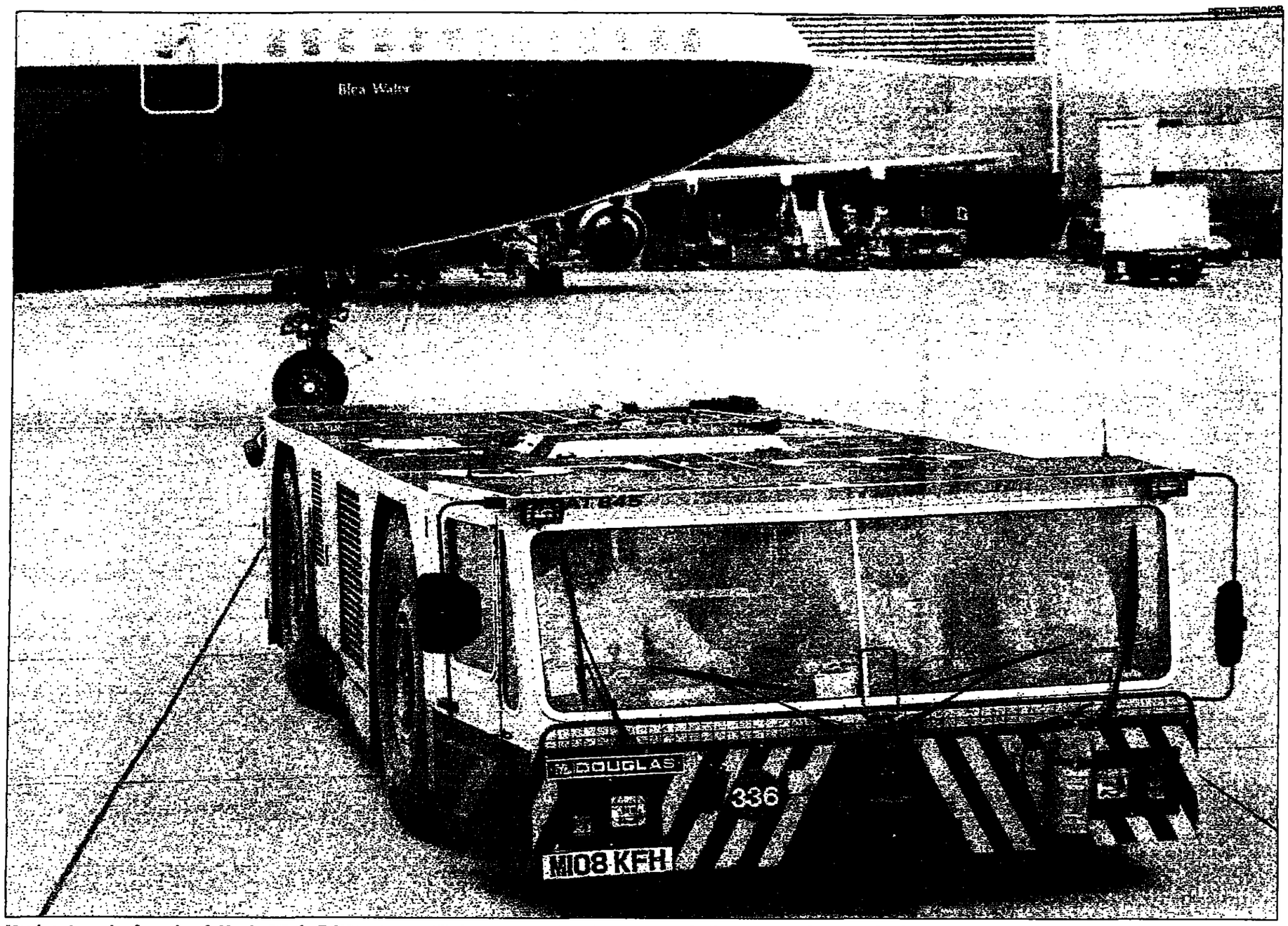
At Heathrow, BA operates 17 large DC12 tugs and 19 medium-size DC10s explains Steve Edwards, the airline's Duty Manager, aircraft movements: "Driver training is very comprehensive." First push-back may be after five days — but only of an old, and empty, Trident. It is not necessary to have a truck licence.

British Airways has no women tug drivers: "That is mainly because drivers have other duties, some of which involve heavy manual work. The towbars are very weighty and must be changed for different types of aircraft."

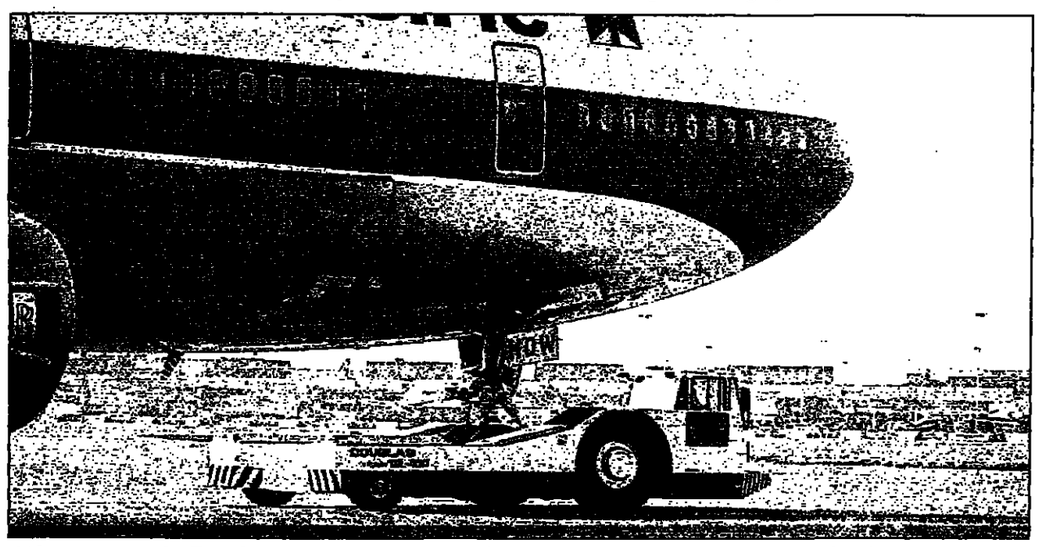
However, 1996 will see some major developments in BA's tug world, says Steve: "We have ordered several towbar-less Douglas-Kalmar tugs."

The driver simply adjusts a hydraulic "scoop", opens the cradle gate, edges up to the aircraft and docks with the nosewheels. The cradle closes and safety bars move into place. The scoop and cradle then raise the nosewheels 6in and the tractor can push back or tow the aircraft. The system should save time and money.

But how does Chris, with 18 years' towbar experience feel about this new-fangled design? "It won't be the same, won't need the same skills — but I suppose it's progress."



Heathrow's moving force: dwarfed by the 747, the DC12 tractor can still give it a mighty shove backwards for the first 150 yards of its transatlantic journey — at 3mph and doing only two miles to the gallon



Things to come: the Douglas-Kalmar towbar-less tug has a hydraulic scoop that docks with the plane's nosewheels

Helen Mound tries the youthful Audi A4 Avant

Once more with passion and that touch of soul

It's a horrible moment for young motorists when they realise they need a "practical" car. That faithful hatchback has finally turned into a second home, rear passengers have to travel with luggage on their laps because the boot is a jumble of sports clothes, office equipment and groceries.

But they're not ready to park a family-sized load-carrying estate in the drive. What's called for is a small estate that mimics a high-spec sporty saloon, disguised by a trendy name rather than wearing the deadly word "estate" — which is what Audi had in mind when it launched the 80 Avant in 1982 as an "elegant way to carry a big load".

BMW and Audi dominate sales for fashionable pocket-sized estates: the 3-Series Touring winning the attention of the young and trendy, and the 80 Avant appealing to the slightly less "thrusting" motorists. Now Audi is looking to take the lead with its new A4 Avant.

Currently the average age of an Audi driver is around 40 — lower in the UK than in Europe because of the young age of those in the massive fleet car market — but the company is looking to push its age profile down even further. The typical A4 Avant driver is expected to be younger, richer and more likely to be female than other Audi owners.

Aside from harping on about practicality, fun, lifestyles and hobbies that go hand-in-hand with new small estates, Audi has come up with a fresh approach to attract younger motorists, promising "passion, soul and humanity". Finally, it has realised what so many motorists have known for a long time — mainstream Audis have about as much passion and soul as an old loincloth. Not any more, claims the company.

Based on the A4 Saloon, the Avant is every bit as good-looking as its stablemate and, to enhance that livelier image Audi promises, it has added a unique vivid "Paradise Green" to the Avant's range of metallic colours. There's nothing sombre about the inside of these Audis either, the plastics and fabrics are a great deal more cheery than earlier offerings from the marque. Equally pleasing is the high level of equipment — electric front windows, central locking with alarm and immobiliser, Sony stereo and safety features such as ABS and driver's airbag are all standard.

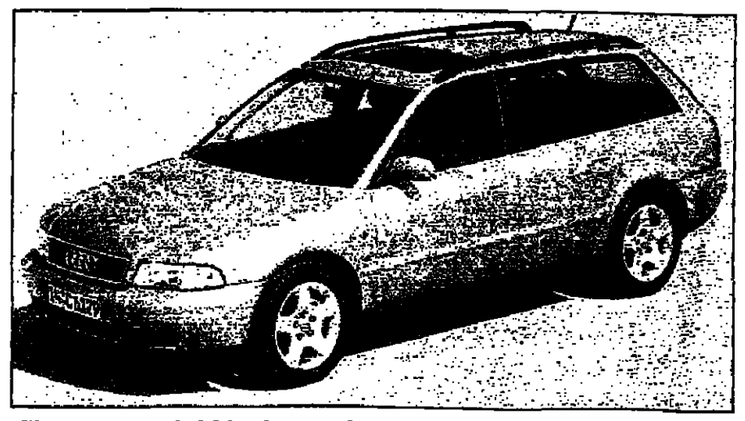
What hasn't changed however, is how these cars feel to drive. The A4 Avant is unmistakably Audi; high clutch movement, notchy gear change in a wide gate, hyperlight steering and a virtually useless first gear in most models because it's so low geared — you may as well start off in second.

There's no shortage of performance though; the Avant range mirrors the A4 saloon range in its engine line-up — two 1.8-litre engines (one turbocharged), a 1.6-litre, 2.6-litre V6, and two 1.9 turbodiesel engines.

Prices will be announced in January, and are expected to be £1,200 more than equivalent saloon versions, so the range will start around £17,600 for the 1.6-litre A4 Avant. The cars will go on sale in March.

A4 AVANT

Engine: Four-cylinder, five-valve, 1.8-litre, non-turbo 125 bhp, turbocharged 150bhp.
Transmission: Five-speed manual; Four-speed auto £1,128 on 1.6, 1.8 and TDI. Five-speed auto £1,545 on 2.6 V6.
Performance: Max speed, 1.8-litre turbo 135mph.
Economy: 1.8-litre urban cycle 27.9mpg.



The Avant: the typical driver is expected to be younger, richer and likely to be female

What it cost when my car was in his crash

Walter Ellis on how he discovered the sort of thing not covered by comprehensive insurance

I ALWAYS thought comprehensive insurance was more expensive because the premiums were calculated to cover all risks. How wrong can you be?

Earlier this year, I had the rear wheels of my Ford Orion stolen while I was on a business trip to Manchester. The bill came to £586, so naturally I put in a claim. The form duly arrived from General Accident. I filled it in, posted it off and awaited a full settlement.

But instead I received a call from my broker asking how old my tyres had been. Apparently, GA was only going to pay out the value of the new wheels (£248), plus labour charges and the residual value of my old tyres. Since I was already committed to paying the first £100 of any repair bill, this meant they were prepared to shell out just £335.29, which, with misgivings, I duly accepted. I had suffered a net loss of £251, although my policy cost me £586.

But worse was to follow. Under the terms of my policy, I was allowed one claim without affecting the no-claims bonus, so I was expecting a renewal premium of £533. But I found myself facing an increase of £276.

In effect, it seemed, I was being asked to compensate GA for most of what they had paid out for my wheels. But the reason was even more bizarre than I could have imagined. In June 1994, my regular garage mechanic and his son had taken my car off to be serviced. On the way, the son, who was driving, was involved in a collision with a motorcyclist, which not only caused £900-worth of damage to the expensive bike concerned but kept its owner off work for some weeks.

My mechanic was mortified, but promised to repair my car himself and take care of any claim from the motorcyclist via his business auto insurance. My car was returned to me, with repairs to the bodywork that were no more than adequate. I sighed, but felt that at least here was an end to the matter.

THEN the letters began turning up from the biker's insurance company, Co-operative Insurance (CIS). My mechanic, it emerged, had no insurance, and the claim had devolved to me. I protested and was assured by GA that they would be fighting this case "all the way".

The reality, despite determined efforts by their Croydon claims branch to recover money from my mechanic and his son, was that the company assumed a contingency loss against my policy and charged me in advance of any settlement. They agreed, as did CIS, that I was in no way responsible but added that, since the guilty party clearly wasn't going to pay up, the only policy left to settle the account was mine. The mechanic's son was fined £100 for having no insurance.

Bob Thomson, head of claims for GA in Perth, pointed out that the company faced a possible payout in respect of the motorcyclist that could exceed £7,500. He said it had been my responsibility to ensure that any mechanic was properly insured.

Mr Thomson is plainly a reasonable man. GA's Croydon detectives had also done their best. But is this justice? For the record, since taking out my insurance policy with GA in 1991, I have paid out nearly £3,500 in premiums. I have made one, modest claim and received one small payout, but my protected no-claim bonus has gone and will not be restored until 1997.

0589 911968
0850 968911
Sunday 0831 480011
Sunday 0370 473158
01604 239944
GUARANTEED
0171 590 5900
Bank Holiday After Hours 0836 284929

Privilege saved me £158 on my BMW insurance

Mr C.D. aged 37. Humberside. H reg BMW 318i.
Renewal Premium £509. Privilege Premium £351.

- Fast, friendly, direct service.
- No fuss, no middleman.
- High quality Instant Cover, Bonus Protection, 24 Hour Accident Recovery, Free Courtesy Car, Authorised Repair Network.
- Instalment Option, (Subject to status).

LINES OPEN 8AM-8PM WEEKDAYS.
9AM-5PM SATURDAYS.

Phone 0113 292 [illegible]

privilege INSURANCE
Backed by The Royal Bank of Scotland plc

Isn't it time you had the Privilege?

AUDI AUTHORISED DEALERS

A vital component of every used Audi is made of paper.

Every approved used Audi comes with a minimum 12 month warranty.

Audi Approved Used Cars 0345 55 22 66

Audi. Vorsprung durch Technik.

Skinners Audi (01323) 647141

95 M 2.0E Cabriolet, Tornado, PAS, ABS, 7K	£19,995
94 L 80 TDI Estate, Alpine, ESR, PAS, ABS, CL, 16K	£13,595
93 L 80 2.0E Estate, Crystal, ABS, SR, EFW, 43K	£12,495
92 K 80 2.8E Quattro, Crystal Silver, PAS, EFW, ESR, ABS Walnut Dash, Rear Spoiler, 51K	£12,495
93 K 80 2.0E, Laser Red, ESR, PAS, Alarm, 17K	£10,995
92 J 80 2.8E, Volcano Black Met, PAS, EFW, ABS, SR, 51K	£9,995
90 G Coupé 2.3 20v, Lago Blue, ESR, Alloys, ABS, Sm Dash	£8,995
91 J 80 2.0 Sport, Alpine White, Alloys, EFW, SR, 67K	£6,995
91 H 100 2.3E Auto, Lago Blue Met, PAS, EW, ESR, CL	£5,995

Call Simon Rivett or Chris Whittaker
After Hours 0860 435620

ASTON MARTIN

1970 Aston Martin DB6 Vantage Volante. Metallic burgundy. Black hide. 1 of only 9 cars. Expply. Talacrest 01784-439797 Bank Holiday 0860-589703

ASTON Martin Virage 91J, 29T. £62,995. 0114 276 8822, 0831 480011

Lamborghini Great Britain Limited
95M Aston Martin Virage Vantage The Chairman's Choice. Brilliant Sterling Green, tan hide trimmed sports seats with fir green carpets, 6-speed sport manual box, driver's airbag, Kenwood hi-fi system. 10,700 miles. £114,500
01734 327560
Mobile 0385 258881

AMERICAN CARS

AMERICAN CAR IMPORTS

UK MARKET LEADERS IN SUPPLYING ALL MAKES OF NEW AND USED AMERICAN VEHICLES
• We are the North America navy number
• Computer pricing system for all new vehicles
• Colour brochure display
• £500 deposit required for new vehicle orders
• We buy vehicles on consignment & buy all American vehicles
• Genuine parts and servicing arranged
• Offices in Florida
• Enhancement parts recommendations & info
• All Warranties Available
We Buy Late Low Mileage American Vehicles Call For Current Trade Position
1996 Dodge Ram Club Cab 5.2 V8 Limit SLT £21,690 + VAT
1995 Ford Explorer 5.0 Eddie Bauer, Arctic Pack, Sunroof, Air Bag, ABS, 4x4 £22,995
1992 Ford Explorer 5.0 V8 Limited £8,995
1992 [illegible] £9,995
1991 Geo Storm auto 16v, 2 door, 25k £6,995
1988 Pontiac Fiero 2.5 V6 Manual £7,995
1995 Cadillac Sedan Deville, Black with London Roof, VGC £16,000
1996 Mercury Cougar, supercharged, 4.6 V8 £POA
1988 Pontiac Fiero, GT, [illegible] £POA
Tel: 0181 889 4545
Fax: 0181 889 7500
57-59 Coberg Road, Wood Green, London N22 6UB

AUDI

100 2.0E Est Met Dk Blue 30k FVACSH £11,950 Duncan Hamilton Ltd 01256 768000

A6 2.6 Auto 94M, Blue/Hide, 1 own, 5k, extra. £20,995 01753 892770.T

DRIVING TUITION

What price safety?

Did you know that you can become an advanced motorist or motorcyclist, for just £39? Advanced motoring makes safer drivers.

For further information and the address of your Local IAM Group complete the coupon and return Freepost

£39

POST TODAY NO STAMP NEEDED

INSTITUTE OF ADVANCED MOTORISTS
Freepost, Licence No. SW1965, 359 Chiswick High Rd., London, W4 4BR.
Tel: 0181-994 4403 (24hr Answering) Fax: 0181-994 9249

Name _____ 756
Address _____
_____ Post Code _____
Reg Charity No. 209202

FERRARI

348 Spider 94L. Rosso/Crearna. 6,000 miles. £67,995. Lancaster 0181 983 4444 T

FERRARI (all models) 1990-96. Tom Hartley pays the best price. 01283 762762 7 days.

FOR a good price for your Ferrari Contact Roger Murphy AFN Specialist Cars on 0860 376444

SELLING or buying, for fast & effective assistance use THE REGISTER. 01869 345432 T

TALACREST
SELECTION OF OUR CURRENT STOCK

1950 166mm Touring Barchetta £650,000
1952 340 America Vignale Coupe ..... £APPLY
1955 750 Monza £395,000
1955 500 Mondial £425,000
1956 500 TRC £525,000
1955 750 "Pontoon" TR ..... £APPLY
1968 250 GT SWB (LHD) £349,995
1961 250 GT SWB Competizione £795,000
1962 400 Superamerica £169,995
1962 250 GT SWB (RHD) £345,000
1963 250 [illegible] 250 TRI £184,995
1965 330 GT 2+2 Mk II £34,995
1965 500 Superfast Series II £109,995
1972 365 GTB/4 Daytona £89,995
1973 365 GTB/4 Daytona £94,995
1973 365 GTB/4 Daytona Spyder £99,995
1973 246 GT £45,995
1975 312 T3 (Regazzoni) £295,000
1978 308 GT4 ..... £18,995
1979 308 GT4 ..... £19,995
1985 288 GTO £194,995
1968 412 Auto £37,995
1989 328 GTS (LHD) £39,995
1989 328 GTS £44,995
1991 348 TS £49,995
1993 512 TR £79,995

SALES, SERVICE & RESTORATION FROM EUROPE'S LEADING FERRARI SPECIALIST
MON.- SAT. 01784 439797
SUN./B.HOLS. 0860 589703

FERRARI

H.R. OWEN
TRADITION OF EXCELLENCE

London's Sportscar Centre

94L	456 GT Rosso Monza	128,950
95M	512TR Rosso Corsa	£94,000
94L	512TR Giallo Fly	£92,500
89C	Testarossa, Blue Chiaro	£45,950
95N	355 Berlinetta Nero	LIST
94L	348 Spider Nero Met	£69,950
91J	348ts Rosso Corsa	£52,950
90H	348ts Rosso Corsa	£49,950
89E	412 Auto Argento	£32,950

Beige Hide, 23k ... (£49,995pre)
Cremo Hide, 12k ... (£58,995pre)
Blue Hide, 27k ... (£39,995pre)
Payments based on 25yr home purchase using 30% Dep -APR. Subject to status, without benefit available upon request.

0171 225 2007
SUNDAY
0836 740000

GENERAL

GARAGE Bayswater W2, double lock up garage for sale. Electricity and water. 98yr lse. £30,000. Tel - 0171 837 5538

FORD

SCORPIO 2.9 TD Ultima, 4 door, auto, 95M, 1000m, leather, pass A/Bag, reverse sensor. £15,495. 01530 560056.T

SCORPIO 2.9 Ultima Estate Auto, 95M, 9000m, Tourmaliard, lth, pass A/Bag. £16,995. 01530 560056 T

Loncaster Ferrari

94M 456 GT Nero ..... 10T P.O.A.
95N 355 GTS Rosso ..... 2T P.O.A.
95M 348 Spider Rosso 6T £72,995/£75pm
96H 348 TS Rosso 13T £49,995/£529pm
95F 328 GTS Rosso 8T £43,995/£549pm
89G 328 GTS Nero . 12T £16,995/£330pm
Business use finance plans. Subject to status

• All Ferrari Models Urgently Required •
Richard Braunwell
0831 791979
Richard Howard
0850 716911 or
01206 855500
Ferrari idea brochure and calendars for 1996 available from our extensive collection. Call Debbie.

01206 855500
Open Sunday 10-2
0850 716911
0831 791979

FORD

A Choice of 27 Granadas & New model Scorpios Late year, all Specifications. Manual/ auto. 4 door, 5 door and estates. 2.0, 2.9 and Cosworths at The Granada and Scorpio Centre 01530 560056/01530 814440 (Holl

ALL Ford cars nearly new from Scorpio to Fiesta available. For lowest prices 01565 652767 T

A Large Selection of late year Fords from 10 miles only at big discounted prices Tel 01530 560056/01530 814440 (Holl

CHOICE of 4 Scorpio 2.0 Ultimas, auto, 95M/N, mot paint, leather, low miles, from £13,995. 01530 560056.T

MONDEO 1.8 LX TD Estate, 95N, Auto, black, 1,400m, £11,995. 01530 560056 T

MONDEO 2.0 Ghia Estate, 95M, Tourmaliard 10,000m. £12,995. 01530 560056 T

SCORPIO 2.9 Ultima, 4 door, auto, 95M, 1000m, leather, pass A/Bag, reverse sensor. £15,495. 01530 560056.T

FOUR WHEEL DRIVE

RANGE ROVER 4.2 VOGUE LSE Body Styling Kit. L 95 Model. air bags. Avalon Blue with grey leather. 19k miles. FSH. Air suspension. a/c. elec & heated seats. Sports wheels CD £26,995
3.9 EFI H (90) Harrods Green. Beige Cloth. 68k miles. ESR, elec/win. Tow bar. Good clean condition £9,995
Tel: 0115 9484858 or 0374 748474.

FOUR WHEEL DRIVE

ISUZU Trooper, 2.8 TD duty, LWB, J reg, 45K mls, 9 seat. £11,280 ono 0975 295880

MITSUBUSHI Shogun, SWB, 3.0 V6, Oct 94, M reg, 19K mls, red/lt st hide p'd blk, 96MdL load bray, 18" 11k, £44,995. Bramshaw 01202 396342.

R/ROVER 4.6 HSE 95N. Rioja red/lt st hide p'd blk, 96MdL load bray, 18" 11k, £44,995. Bramshaw 01202 396342.

EXECUTIVE CARS

William Loughran

NEW BENTLEY AZURE Midnight Blue. Parch Hide, P/Blue. Blue Mohair Hood. Del miles ..P.O.A.
NEW FERRARI 355 Spyder Black. Magnolia Hide. CD. Alarm. Delivery miles ..P.O.A.
NEW FERRARI 355 GT SWB Red. Magnolia Hide. CD. Alarm. Delivery miles ..P.O.A.
95 (N) MERCEDES SL 60 Silver. Black Hide. Stunning AMG Conversion. 800 m ..£84,950
95 (M) MERCEDES C 36 AMG Silver. Black Hide. ETS. Elec Seats. 800 m ..£47,950
94 (M) MERCEDES SL600 Blue Black. Henderson Hide. Parchedor wheels. 1 owner. 14,000m ..£77,950
93 (K) MERCEDES 600SL Alexandrite. Cream Hide. Total Spec. 9,000m ..£69,950
94 (M) MERCEDES SL320 Mic. Silver. Black Hide. Cruise Control. Mem. Seats. 9,000m ..£54,950
96 (N) MERCEDES 500SL Pearl Blue. Cream Hide. R. St. Mem Sts. 5k alloys. 20,000m P/H £48,950
94 (L) MERCEDES 500E Coupe Pearl Blue. Mocha-cream Hide. Total Spec. 1 Owner. 9,000m ..£39,950
95 (M) ASTON MARTIN DB7 Regal Blue. Parch Hide. Piped Blue. Manual. 1 Owner. 8,000m ..£64,950
89 (F) ASTON MARTIN Vantage Volante Bas Graphite Green. Parch Hide. 8,000m. Exceptional ..£89,950

01772 613114 During Holidays ring 01257 267384

boyne publicity
wish their clients and other
Sunday Times advertisers
a Very Merry Christmas and
a Happy and Prosperous New Year

☎ 01932 562710

EXECUTIVE CARS

Bramley (01483) 898159
Open daily including Sunday
26 High Street, Bramley (A281), Nr. Guildford. Surrey.

MERCEDES BENZ ..... Full specifications on request

93L	SL500 Climate, A.Bags, E.M Seats, Cruise, R.Seats, Stereo	4,000 ..£59,995
93L	500SL Hide, AC, ASR, A.Bags, E.M. Seats, R.Seats, Alloys, CD	11,000 ..£59,995
98G	500SL Hide, AC, ABS, ASR, E.M.Seats, Cruise, Alloys, Stereo	24,000 ..£46,995
93K	300SL 24V LHD Hide, AC, A.Bags, E.H.Seats, R.Seats, Stereo	15,000 ..£44,995
91H	300SL 24V, Met. Hide E.Seats, ABS, Cruise, Alloys, Stereo	16,000 ..£43,995
89F	500SL Hide, AC, ABS, Cruise, R.Seats, Alloys, Stereo, 1 Owner	9,000 ..£34,995
89F	300SL Hide, Hard & Soft Tops, ABS, R.Seats, Alloys, Stereo	31,000 ..£26,995
85B	280SL Hard & Soft Tops, R.Seats, Alloys, E.Windows, Stereo	15,000 ..£19,995
85B	380SL Met. Hard & Soft Tops, Alloys, HLWW, E.Ws, Stereo	18,000 ..£18,995
95N	S320 Saloon Hide, Climate, Auto 5 Spd, E.Seats, E.S.Roof, Alls	1,000 ..£52,995
95M	E320 Cab Hide, A.Bags, AC, E.Seats, H/F Tele, Kit, Alloys	3,000 ..£51,995
95M	E320 Cab Hide, A.Bags, ABS, Walnut, P.Roof, Alloys, Stereo	3,000 ..£39,995
93L	E320 Coupe Hide, 55p Auto, AC, A.Bag, ESR, Alloys, Stereo	10,000 ..£35,995
95M	E36 AMG Coupe, Met. Hide Full Specifications on Request	7,000 ..£47,995
95M	E36 AMG Estate, 272 BHP, 14 Factory Fitted Extras, Very Rare	7,000 ..£41,995
95M	E320 Est 5 Spd Auto, AC, E.S.Roof, A.Bags, E.D.Seat, R.Seats	10,000 ..£39,995
94M	E320 TE Hide, AC, Auto 5Spd, Sportline, A.Bags, R.Seats	13,000 ..£37,995
93K	320CE Hide, AC, E.D.Seat, CC, E.S.R., A.Bag, S.line, 92 Reg	18,000 ..£33,995
91H	300CE Met, E.S.Roof, ABS, E.Seats, Walnut, Alloys, Stereo	21,000 ..£22,995

PORSCHE ..... All high quality cars purchased

88E	959 LHD Conion 4WD Turbo Hide, Full Factory Specification	3,000 £199,995
94L	Carrera Coupe Tiptronic Ruffled Hide, AC, ABD, E.Seats, E.S.R	6,000 ..£54,995
90G	Turbo 3.3 LE Coupe 53 built, 330 BHP engine, 1 own, £90,000 new	200 ..£59,995
89F	Turbo 3.3 Coupe Full Hide, AC, E.S, RoofLS DIFF RR REG	4,000 ..£39,995
89F	Carrera 3SE Cab Turbo Body, Sports Seats, Power Hood, Alloys	6,000 ..£36,995
89G	Carrera Speedster, Turbo body, 5 speed, 1 of 64 cars, Delivery, Milage	35,995
94L	Carrera Speedster Tiptronic LHD Chiesse, A.Bags, ABS, Stereo	8,000 ..£44,995
93K	Carrera 2 Coupe Hide, E.S Roof, A.Bag, Cup Alloys & Mirrors	14,000 ..£39,995
90G	Carrera 2 Targa Sports, Exhaust, Cosmos Condition, Stereo	15,000 ..£34,995
89G	Carrera Club Sport Coupe, Limited Edition Sports Seats, Stereo	15,000 ..£29,995
89F	Carrera Sport Targa 5 Speed, Black, Ruffled Hide, Alarm, Stereo	9,000 ..£29,995

BMW ..... Confidential finance arranged

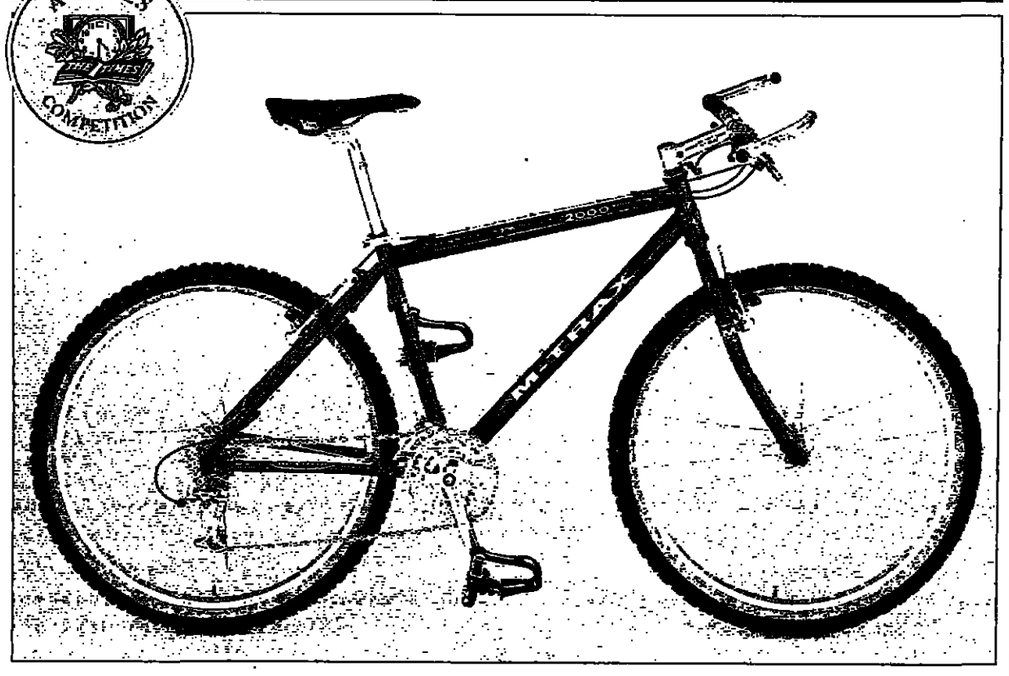
95M	M3 Cpe 15 Factory Fitted Extras, Cost New in excess of £44,000	1,400 ..£37,995
94M	320i Auto Convertible 15 Factory Extras & Power Hood, Stereo	4,000 ..£27,995
93K	325i Auto Coupe Met. Hide, E.S Roof, ABS, Special Alloys	17,000 ..£18,995
94L	325i Auto Coupe PAS, ABS, AC, Alloys, A.Bag, Stereo, 93 Reg	10,000 ..£17,995
95M	318i Auto S Coupe AC, E.S.R, A.Bag, V. High Specification	18,000 ..£19,995
95N	318i TI Compact SE Auto, E.S. Roof, ABS, Air Bag, Stereo	3,000 ..£16,495
92J	318i Auto Touring PAS, E.S.Roof, E Windows, Stereo	34,000 ..£10,995

SPECIALIST CARS ..... All makes taken in exchange

95M	ASTON MARTIN DB7 Auto, Hide, AC, EH Sts, Cruise, Alys, CD	300 ..£75,995
95N	FERRARI F355 SPIDER CONVERTIBLE Delivery Mileage	..£109,995
95N	FERRARI 348 SPIDER CONVERTIBLE LHD, AC, 94 Model, Del Miles	..£67,995
73L	FERRARI 365 GTC 4 5 Speed, PAS, AC, Pristine Condition	..£39,995
79T	ROLLS ROYCE SILVER SHADOW II Total RR History 1 owner	30,000 ..£26,995
91H	ALFA ROMEO SZ LHD Limited Edition, Hide, AC	Delivery Miles ..£29,995
95N	ALFA ROMEO GTVT, Spark, 16V Coupe, LHD, Latest Model, Delivery	£21,995
81W	PANTHER J72 Sports Roadster Auto, Hide, Chrome Wire Wheels	1,000 ..£24,995
57	AC ACE BRISTOL 100D2 2 Seater Roadster Disc Brake, W/Wheels	..£39,995
91J	JAGUAR XJS V12 Coupe, LE MANS No 209, Limited Edition	16,000 ..£17,995
95M	LEXUS LS 400 New Mdl, Hide, A/B, A.C, ESR, E.H.Sts, Alloys	8,000 ..£38,995
91H	LEXUS LS 400 Hide, AC, E.S.Roof, ABS, E.Seats, Alloys, CD	36,000 ..£19,995
96 M	RANGE ROVER 4.6 HSE Hide, AC, A.Bags, 18" Alloys, 95 Reg	4,000 ..£42,995
95M	JEEP CHEROKEE 4.0 Ltd SE Hide, AC, A.Bag, E.Seats, 94 Reg	8,000 ..£20,995
95M	MAZDA MX5 1.8i S Convertible AC, Hard Top, ABS, Alarm	6,000 ..£18,995
94L	VW Corrado VR6 2.9 Coupe, 5 Speed, PAS, E.S Roof, ABS	30,000 ..£16,495
91J	ROVER MINI CABRIOLET LIMITED EDITION 1 of 75 Built	14,000 ..£7,495

Closed Christmas and Boxing Day only

EXCLUSIVE TIMES COMPETITION: A BIKE WORTH £420 TO FIT ON YOUR CAR



Two Raleigh mountain bikes to be won

The weather may not be conducive to riding a bicyle at the moment, but after all that over-indulgence, most people start to think about taking exercise and *The Times* is offering you the chance to win a Raleigh M-Trax 2000 Shimano equipped mountain bike.

Included in the prize is a Paddy Hopkirk Universal 3-cycle highlift carrier which is designed to lift your cycles above the lights and number plate and which fits most cars.

The bikes are worth £420 each, including delivery, the racks are worth £50 each and there are also two Pro tech helmets worth £20 each included as part of the prize.

The indigo bikes come in four frame sizes: 16 1/2inch suitable for 26-32 inch inside leg, 18inch for 27-32 inside leg, 20inch for 29-34 inside leg and 22inch, for 32-37 inside leg.

They have 21 STX gears, titanium handle bars with polished alloy bar ends and black handle grips. The toe clips are quick-release and there is a fitting for double water bottles.

The main specifications include:

Shimano STX transmission controlled from Rapid Fire SL shifters.

M-Trax series one MTB race frame. Exclusive 7 tube cr-mo performance MTB race design, light and giving excellent frame rigidity.

Suspension ready geometry, essential for upgrades. S-bend performance chainstays for stiffness and maximum mud clearance.

Light wheel specification with Maxxis Direction Specific race tyres. Alesa rims and stainless steel spokes.

M-Trax Performance custom designed bar set. Lightweight titanium bar. Forged one piece alloy bar ends. Light forged alloy two bolt racing stem.

HOW TO ENTER

Simply answer the following question:

Which of the following is the biggest-selling car in the world

a) The Beetle b) The Mini c) The 2CV

Call our competition hotline below with your answer. The line is open until midnight Friday, January 5. The first correct entries chosen at random will win. Normal Times Newspapers competition rules apply.

CALL OUR HOTLINE ON 0891 700 524

Calls are charged at 39p per minute cheap rate and 49p at all other times

THE TIMES
READER OFFER

Save £10 on the new Times Atlas of the World

7th Concise Edition, readers' price £30 including P&P

THE NEW *Times Atlas of the World*, now in its seventh edition has been completely revised. No comparative atlas has the range of computer generated reference maps included in this title.

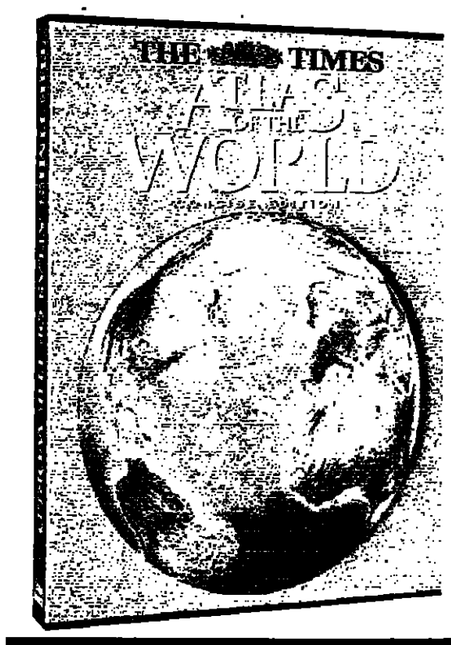
The atlas contains 180 pages of maps designed using the most up-to-date and authoratitive databases in the world. The methods used by cartographers to create maps and atlases evolved gradually over the centuries. Some changes have been small and others have been significant leaps, but none compare with the revolution brought about by computer cartography.

There is a 64-page geographical reference section, including a guide to states and territories, physical maps of the continents and oceans, the planets, climate, vegetation, earthquakes and volcanoes. Changes in the areas mapped, the map scales and design, reflect the world at the end of the 20th century.

Also included are 16 pages of city plans featuring some of the world's largest capital cities and a 112-page index of towns and countries with over 100,000 entries. They are of unrivalled accuracy and depth of detail in the tradition of the *Times Atlas*.

In 1972 the first Concise Edition was published in the form of an abridged version of the Comprehensive Edition. Since then there have been six editions of the Concise, each extensively up-dated, but each containing essentially the same selection of maps, and the map scales and areas covered remained the same. This new seventh edition, however, is radically different.

Readers can obtain a copy of the new *Times Atlas of the World*, normally £40, for only £30 inclusive of postage and packaging.



The Times Atlas Offer

Mr/Mrs/Ms/Miss _____
Address _____
_____
_____ Postcode _____

Please send me ..... (enter quantity) copy/ies of *The Times Atlas of the World* at £30.00 each including postage and packaging (£10 off the rrrp).

I enclose a cheque/postal order(s) payable to: *The Times* FT499.

Value _____ No _____

Please write name and address on back of all cheques
Or debit my Access/ Visa card no

Print Name _____ Exp. Date _____

Signature _____ Date _____

Send coupon and remittance to: *The Times* Atlas Offer FT499, PO Box 333, Leighton Buzzard, Beds LU7 7ZD

Allow 28 days for delivery from receipt of order. *The Times* cannot guarantee delivery before Christmas. The offer is available in the UK only. No claims for loss in transit can be made after 60 days. *The Times* cannot be responsible for returned goods lost in transit. The offer is subject to availability.

Please tick box if you do not wish to receive further details from *The Times* or companies approved by us. ☐

FOR INQUIRIES PLEASE TELEPHONE: 01525 853399 (MON-FRI 9AM TO 5PM)
FOR ORDERS TELEPHONE: 01525 851945

CAR ... TOONS



In January, it's a Mitsubishi; in June, it will be a Volvo. **Vaughan Freeman** looks at the latest venture in co-operative manufacturing

Japan and Sweden go Dutch

If the Harrods crockery counter is not enough of a challenge, more adventurous shoppers can seek out the first new car aimed to top the must-have list during the January sales.

The New Year will be barely 48 hours old when the Mitsubishi Carisma goes on sale, aimed four-square at motorists with energy and cash left from Christmas and who want a car combining Japanese technology, Swedish safety and prices that are steak-knife sharp.

The Carisma, priced from £11,000, is a budget-conscious alternative to family saloons such as the Ford Mondeo, Nissan Primera, Toyota Carina E or Vauxhall Cavalier/Vectra. Most intriguing, however, is that Carisma is, in another guise, a Volvo — or at least something very like it will appear as a Volvo in June.

Japan's third biggest carmaker has joined forces with safety-minded Volvo — and the Dutch government — in a venture that will eventually be turning out up to 180,000 cars a year, half Volvos and half Mitsubishis, from their factory in Born, Holland.

Priced from £10,999 to £15,349, the five-door hatchback Carisma goes on sale on Tuesday. Fans of the Swedish marque must wait until mid-1996 for the Volvo version, a four-door saloon known as the S4, and the F4 five-door Touring, a stylish estate with a smaller carrying capacity than Volvo 700 and 900 Series owners might be used to and more in line with the BMW Touring design. Between them, Volvo, Mitsubishi and the Dutch government have sunk more than £1.3 billion into the venture near Maastricht, which revels in the glamour-free and insomnia-inducing name of NedCar.

The Dutch hope the project will breathe life into a car plant which began building DAF cars in the mid 1960s and Volvo 400 Series cars in the 1980s, and was facing closure. Volvo hopes its S4 and F4 will help it break into the Mondeo-sized car sector which accounts for 22 per cent of all car sales in Britain. For Mitsubishi, they get a valuable manufacturing toe-hold in Europe where their arch-rivals Nissan, Toyota and Honda already have their own car plants.

> These cars are far from being just peas in a pod

But what of the cars? Will motorists have to play spot the difference, as they have had to do with look-alike co-operatively-built cars such as the VW Sharan and Ford Galaxy, Ford Maverick and Nissan Terrano, or various Rover and Honda models?

After all, the Carisma, F4 and S4 were designed together and roll off a production line which can ingeniously build all three cars, as well as the Carisma four-door saloon due later this year and planned diesel versions, spitting out first a Volvo then a Mitsubishi all day long. Will they be just another set of car twins differentiated only by badges and massively expensive television advertisements?

In fact, despite their shared parentage and shared Renault manual gearbox, the offspring are remarkably different. The Carisma gets Mitsubishi's 1.6 and 1.8 litre engines, as well as its automatic "fuzzy logic" gearbox which adapts to the motorist's driving style.

Volvo, meanwhile, uses a four-cylinder version of the engine found in its highly rated 850 cars, and its own automatic gearbox. The S4/F4 also gets the 850's suspension and Volvo's patented side-impact protection system, as well as side airbags.

The cars look very different. The Volvo cars, especially the striking touring version, boast attractive looks. The Carisma, on the other hand, doesn't. For Mitsubishi, the Carisma's prices end where the S4 and F4, expected to cost from around £14,000 up to just over £20,000, begin.

Volvo S4/F4 project director, Dan Werbin, said: "Neither Volvo nor Mitsubishi would accept simple badge engineering where the same car is just sold under different names. We both have full responsibility for marketing our respective cars. Within the plant we are colleagues, but outside we are competitors."

Mitsubishi corporate general manager, Kazue Naganuma, stressed that although the sister cars "share components and parts to realise major cost reductions", they look very different.

Mitsubishi plans to sell 3,500 Carismas in the UK in 1996, 5,000 in 1997 and 7,000 in 1998, while Volvo plans to sell 20,000 F4 and S4s here by 1997. For would-be buyers who fancy a car built at the one and only car plant in Holland, spotting the difference between the two should be easy, especially if you start by looking at the price tag. With quite different styling inside and out, different engines, gearboxes and suspension set-ups, these cars are far from being just automotive peas in a pod.

The Volvo version centres on traditional Swedish values, emphasising safety and build and offering a sporting ride and handling pack. The Mitsubishi is tailored to give exceptional value for money, combined with the latest technological advances.

Little will be learnt of the S4 and F4 by driving the Carisma, and the reverse is true, which will make the executives at Volvo and Mitsubishi happy, even if it makes car-buying more time-consuming.


Carismatic production: Holland's only car plant can ingeniously turn out alternative Mitsubishi and Volvo versions — and they are different

CARISMA

Engines: Four-cylinder 16-valve 1.6 litre (88bhp at 5500rpm) and 1.8 litre (114bhp at 5500rpm).
Economy: 33.2mpg to 54.3mpg for 1.6 litre and 32.5mpg to 52.3mpg for 1.8 litre.
Performance: Top speed 112mph for 1.6 litre and 125mph for 1.8.
Price: £10,999 for 1.6GL manual to £15,349 for 1.8GLS automatic.

BMW

M5 94Mdl. Avus ... Larger Alloys. Air. 32K miles. £31,995. 0181 983 4444 T.

318i SE M(94) Boston Metallic. Fully colour coded. Alloys ESR. System 5 alarm. Auto window closure. FSH. 31k mls. £14,500 01204 849426 or 0802 320330

325i Coupe 92 (J) 43k mls Calypso metallic. Manual. ESR. CD. Alarm. FBMWSH £16,950 ono tel: 01159 326549

M3 Cpe 94M. Cosmos Black/Black. Full Lthr. Air. Multi CD. Larger Alloys. 19K miles. £31,998. 0181 983 4444 T

325 TDS SE 95L. Burgundy met. silver cloth. 1 owner FBMWSH. immac. £16,495 01284 764046 or 01449 721212 T

525i 1990, 76k, diamond black, grey lthr. FSH. excellent condition, usual refinements. £8990 01825 210 882 no canvassing.

530 SE auto, 91 H, metallic silver, 60k, warranty, alloys, ABS, electric sunroof, £9,950. Tel:01342 842 473 Redhill or 01293 556 626

M3 Conv 95M. Daytona Violet/Lthr. CD. Larger Alloys. 10K miles £36,995. 0181 983 4444 T

730i 3.0 94M. Sorento blue, grey hide, auto, full spec + climate. Park aid, comf sts, 18k, 1 own. £31,950. Tom Hartley 01283 762762 Open all Xmas Hols

BMW 320i Touring, 89 G, met black, ... s/r, e/w, e/m, c/l + class 5 alarm, new Sony cass, full history, garaged, serviced, new tyres, mint, 66k miles, £8,400. 0171 6821396 N C

IF you don't ring Executive Searchline you probably won't find the approved used BMW you are looking for Tel: (01753) 677776 now.

M3 SALOON 95 (N) Daytona Violet. 2,900 mls. Full spec. Multi CD. £34,000 ono. 01562 700037 or 01384 424377

SELLING your late low mileage BMW? Contact Roger Murphy AFN Specialist Cars on 0850 376444

850i 5.6 CSi 6 speed coupe, 1994 L reg, manual, FBMWSH, alpine blue, grey leather upholstery, fully electric seat pack, immobiliser & tracker system, CD player, alloys, twin air bags, air conditioning, 14,000 miles, superb condition. £49,995 (No time wasters) Miss Courtney 0181 9485588 or 0378 463636.

850i February 1991. Mauritius Blue/light silver leather, ex Patrick collection, every concievable factory extra fitted. FBMWSH. Stunning car £29,500. Tel: 0131 339 0011

318i SE 94(L), metallic blue, colour coded, radio/ CD, alarm, alloys, car, FBMWSH, 8,700 mls, 1 owner, superb condition. £15,000. Tel: 0181 310 8223 or 0956 275864.

BMW WANTED

27 95 Premium Prices paid for all low mlge BMW'S Mole Valley Motor Group 01372 749090

SCOTTHALL BMW now require M3, M5 & all 7 Series (new models) 0831 791979/0850 327808

WANTED BMW, 3/5 series, 1988 - 1993 with FSH up to 80k. Hassop 0181 459 0006 T

SELL YOUR BMW NOW! EVEN MORE PAID FOR YOUR HIGHER SPEC AND LOWER MILEAGE BMW - ALL MODELS BILL DAVIES 0181 993 3456 or 0836 288288 Altwood

WE DON'T BUY RUN OF THE MILCARS BUT WE DO BUY QUALITY, HIGH SPEC, LOW MILEAGE BMW'S CALL GARY WILLS ON 0831 722227

BMW AUTHORISED DEALERS

Altwood
94M 740i Calypso/Sand Beige Hide, 8k ... £37,995
89G 635 A CSi Highline Diamond/Lthr, A/C, 51k £14,995
93L M5 Avus/Silver, Air Con, Rear Spoiler, 27k ... £30,995
95N 525i A SE Orient Blue/ Lthr, A/C, Big Spec, 8k £27,995
93L 325i Sport Silver/ Anthracite, 27k ... £18,995
95M M3 Saloon Cosmos/ Lotus White Full Leather, A/C, Huge Spec, 6k ... £34,995
95N M3 Coupe Cosmos/Lthr, A/C, Big Spec, 10k ... £34,995
94M M3 Coupe Avus/Blk Leather, Big Spec, 27k £29,995
94M M3 Conv Dakar/Blk Lthr, Black Hood, 10k ... £33,995
95N 328i Auto Coupe Boston/Anthracite, A/C, Huge Spec, 6k ... £28,995
93K 325i Auto Coupe Red/ Lthr, A/C, Hi Spec, 38k £17,995
95N 320i Tour Red/Lthr, A/C, Huge Spec, 8k ... £24,995
95M 318i Conv Red/Lthr, Elec Hood, 11k ... £23,995
93K 318i A Lux Conv Diamond/Lthr, 15" X Spoke, E/Hood, Dechrome, 27k £16,495
MAIDENHEAD Mobile No: 0831 119003

HUGHENDEN
525i ASE 94M Cosmos, Lt Grey ... £23,995
525i SE 94L Calypso, Low Miles £18,995
520i ASE 95M Techno Violet ... £21,495
525i ASE 92J Lagoon, Alc, Lthr ... £16,495
325i SE 93L Lagoon/Grey ... £16,995
M3 Coupe 93K Diamond, ESR ... £25,995
M3 Coupe 95M Daytona, G/Spec £34,995
328i Coupe 93K Mauritius, Lthr £16,995
320i Coupe 93K Lthr, Air ++++ £17,995
318i 4 Dr Choice of 11 ... from £10,995
316i 4 Dr Choice of 10 ... from £10,495
HIGH WYCOMBE 01494 562662 Sunday 0385 351819

M3 Coupe 94L A/C, leather, ESR, rear spoiler, larger alloys, CD, air bag, brilliant red, 36,000 miles, excellent value. £27,980 H.R. Owen 01206 764764 / 0589 860624

BMW 840 Ci Auto 1995N, Cosmos Black, Light Grey Leather, £49,995 Vines of Sevenoaks 01732 460450.

320i SE manual, 92K, Alpine white, ESR, A/C, alloys, stereo, 34,000 miles, £14,450, H.R. Owen 01206 764764 / 0589 860624

Scotthall 850 CSi 1995 (M) Cosmos Black, Black Silver Grey Leather £56,995 01223 841000

L&C Tunbridge Wells
3 Series
J 318i 4dr Bk/Anth PAS Alarm £9,995
L 318i 4dr Bk/Anth S/d ESR £13,995
K 318i SE Granite ESR 1 onr. £12,995
L 318i SE Brit/Anth Stereo ... £13,995
J 320i SE Bk/Anth 1 onr FSH £12,995
L 320i Cpe Gold/Bk low 7T £19,995
M 320i Cpe Met Gm/Bk a/c £19,995
H 325i Se Sterling 1 ow FSH £12,995
K 325i Cpe Brit a/c CD 28T £17,995
K 325i Cpe Diam/Bk a/c ... £18,995
3 Series Auto
J 318i Brilliant Red S/H FSH ... £11,495
G 316i A Bk/Anth Lo mly 1 onr £7,995
L 318i S Cpe Sterling/Bk 7T £16,795
H 320i SE 4dr Sterling ESR £12,495
D 325i Red/Anth S/H C/Ltr ... £4,995
M 328 TDS SE Jet Black ... £17,995
M 328 TDS Mauritius ESR ... £18,995
5 Series
J 520i Se Auto Arc Sky/Anth £13,495
L 520i SE Granite/Silver Grey £15,995
L&M 525i SE A. Choice 4 fr £19,995
L 525i SE Auto Sterling FSH £18,995
L&M 525 TDS SE Choice 3 fr £18,995
M 525i Se Diesel Bk 13T ... £19,995
N 525i SE Auto Glyph/Bk ... £25,995
7 Series
K 740i Auto Alpine/Bk CSC £22,995
8 Series
M 840i Auto Oxf/Park CD 9T ... £POA
Touring
520i SE Auto Choice 3 from £19,995
M 520i SE Auto Orf Tech £22,495
M 525 TDS SE Oxford A/c £21,995
Convertibles
318i Calypso Elec Hood Alloys £11,995
H 320i White Blue hood 1 onr £12,995
J 325i Motorsport Calypso £19,995
FULLY COMPREHENSIVE INSURANCE AVAILABLE FROM £99.00 (offer ends 31st Dec 95)
7 Days 01892 548677
24 Hrs 0589 677692
Best prices paid for quality used BMW

Holland Park
8 SERIES: 94L 850CSi Oxford, 25k ... £56,995; 95M 840Ci A Forged Alloys, 6k ... £46,995
7 SERIES: 95M 740i PDC, Ford, 4k ... £43,995; 95M 740i Comfort Seats, Oxford, 10k £41,995; 95M 740i ASC+T, TV, Orient, 16k ... £41,995; 95M 730i Comfort Seats, Arctic, 2k £37,995
5 SERIES: 95N M5 Ltd Ed Rosso, 8k ... £39,995; 95M 530i A A/C, Lthr, Petrol, 2k ... £31,995; 95M 525i A SE Arctic, A/C, 2k ... £25,995; 95M 520i A SE Oxford, 10k ... £19,995; 94M 520i A SE Choice of 2, 12k ... £19,995
TOURINGS: 93L 530i A A/C, ASC+T, Lthr, 27k ... £24,995; 95M 525i A SE Orient, 5k ... £25,995
COUPES: 94L M3 Lthr, L/Alloys, Arctic, 18k ... £29,995; 95N 328i A A/C, Lthr, Montreal, 5k ... £27,995; 93L 325i A Lux, Calypso, 34k ... £17,995; 94L 320i A ESR, Madeira, ++, 12k ... £18,995; 95M 318iS A/C, Lthr, 5 Spoke, 11k ... £19,995
95N 318i S ESR, Arctic, 8k ... £15,995; 93L 318i S ESR +++ Sterling, 22k ... £13,995
3 SERIES 4 DOOR: 95N M3 ESR, A/C, +++, Boston, 5k ... £34,995; 95M 328i A SE Lthr, +++, Mauritius, 7k £27,995; 93K 320i SE Jet, 32k ... £14,995; 95M 318i ESR, Alpine, 10k ... £15,995; 93L 318i SE Arctic, 18k ... £13,995; 93L 318i (94/95) Mauritius, 35k ... £13,995; 92K 316i Jet, 41k ... £12,495; 95M 316i Montreal, 8k ... £14,995; 94M 318i ESR, Dark Blue, 9k ... £14,995; 93L 318i A AW, ++, Granite, 17k ... £13,995
3 SERIES COMPACT: 95N 318ti ESR, AC, AW, Arctic, ++ 3k £18,995
CONVERTIBLES: 94M M3 Lthr, A/C, Boston, 10k ... £34,995; 95M 328i A Lthr, Montreal, +++++, 5k £34,995; 94M 325i A Lthr, A/C ++Cosmos ... £29,995; 93L 325i Lthr, Madera, 13k ... £20,995; 93L 325i A Granite, 18k ... £25,995
DIESELS: 94M 525 TD A Flord, 11k ... £16,995; 95N 318 TDS SE Red, 14k ... £14,995
Sun 10am-1pm 0171 221 8575 After hours 0831 411033

FOUR WHEEL DRIVE

TOYOTA 4 Runner GX Diesel Turbo, June 95M, Alpine blue, Tow pack, immaculate, 8k mls, manu warr, FSH, £19,800. Camberley 01252 858409 (p)

FOUR WHEEL DRIVE WANTED

COUNTRY MOTORS urgently require Range Rover Discovery, Land Rover, Trooper, Subaru, Daihatsu, Shogun, Frontera, Jeep, Land Cruiser and Suzuki, 90-95. Collect anywhere UK. 01963 363110

1988 1996 Top prices paid for all low mileage 4x4's. Mole Valley Motor Group 01372 749090.

AALL 4 WD 90/95 Tom Hartley pays best price, collection nationwide. 01283 762762.

CONTRACT HIRE

must call! Contract Hire Any Vehicle Anywhere. New BMW from £244 per month. New Mercedes from £299 per month. New Discovery TDI 5 Door from £299 per month. Phone for quote 01264 554444 FINANCE

JAGUAR & DAIMLER AUTHORISED DEALERS

H.R. OWEN Tradition of Excellence. H.R. Owen Jaguar will be open between Christmas and New Year to demonstrate any of our 25 Approved Used Jaguar cars. 0181 992 2299 A40 Western Ave

FOUR WHEEL DRIVE

MERC 300GD6 89 Met Green, 42,000mls only, immaculate, £11,995 Wheelhouse 0115 970 5565.

CHEVY Blazer Silverado, 92, lux 4x4, 5.7L V8, black/ tints, auto, air con, cru cont, ABS, tow pack, elec winds/ mirrors, alloys & more, 60k mls, immac, FSH, £14,000 01985 844393.

ISUZU/Subaru Lancaster in Kent for all your Sales, Service and Parts requirements. New for immediate delivery most models in stock. 01732 456300

JEEP WAGONEER, 1988, estate, left hand drive, petrol, Grey/ bk leather, excellent cond. Mot until Aug 96, FSH, 44k miles, every extra, £10,500 ono. Tel. 01984 210968 or 210307.

TOYOTA Landcruiser, VX TD Auto, 92J, 55K, Maple red, CD, bull bars, tow bar, side steps, ex. cond, £19,995 ono. 01889 586782/0973 269918 T

RANGE ROVER DISCOVERY & LANDROVER SPECIALISTS. Buying & Selling? Over 70 Vehicles to see RHD & LHD. 12-24 mth warranty. Export Facilities. WEST ONE CARRIAGE CO 0181 906 8800 01734 774261 Eves/Sunday 0860 288955

ISUZU

94L Trooper 3.2 V6 citation LWB auto silver/black leather, 3rd row seats, air abs, smoked glass, 1 owner, 15,000 miles, £19,495 Cheam Isuzu 0181 394 2266 (sun) 01483 668339 t

JAGUAR & DAIMLER

XJ6 3.2 auto, July 1993, 1 own, kingfisher, ... hide, air con, immac, 6mths man guar, 25k £15,750 01753 851 395

XJR S/Charge Auto 95N, Flamenco Red/Cream Lthr, Seat Mem, H.K. Hi.fi, 2400 miles, Lancaster 0181 983 4444 T.

XJ6 4.0 auto, 92K, flamenco/magnolia hide, alarm, 43,500 mls, FSH, immac £20,996. 01787 248374.

XJS 5.3 V12 90G, Low mileage, fsh, air con, magnolia hide, arctic blue met, £11,995, 01603 767780 or 0589 609640 Lancaster Garages

SOVERIEGN 3.2 Auto. 95 M, (new shape), Ice Blue/Oatmeal piped, 10k miles, sport pack, s/roof, full spare, headlamp power wash, auto mirror, Cd/auto, extras. Price new £43,000 except £32,950. Tel: 01924 252065

JAGUAR & DAIMLER WANTED

1ST at buying Jaguar Lancaster consistently the best 01302 311330/0850 327808.

1988 1996 Premium Prices Paid for Low mileage Jaguars Mole Valley Grp 01372-749090

AALL New shape Jaguar/ Daimler Wanted, Tom Hartley UK's No.1 buyer 01283 762762

LEX are leading nationwide buyers of Jaguars. One call reaches six dealerships. Call Tim Boyd 0836 222830; 0161 224 2205

X300 models required. Lancaster 0850 327808 or 0831 791979.

JEEP

CHEROKEE LTD SE 93L Dk green met, lthr int, all extras 29,000m, 1 own, £16,950 01283 762762 TH 7 days

CHEROKEE 4.0 Ltd Auto 93K Met Dk Blue e/seats a/c cruise alloys 45k £13,250 Duncan Hamilton Ltd 01256 765000

JAGUAR & DAIMLER AUTHORISED

Lancaster JAGUAR
N XJS 4.0 Celeb Sapphire ... 4T £35,995
91 XJS V12 Conv White ... 46T £18,995
N XJR S/C Met ... 1T £POA
M SOV 4.0 Ice Blue ... 11T £36,995
95 SOV 3.2 Ice Blue ... 11T £34,995
92 SOV 4.0 Kingfisher ... 35T £18,995
90 SOV 4.0 Solent Blue ... 48T £14,995
95 XJ6 3.2 Sport X300 BRG 23T £28,995
95 XJ6 3.2 X300 Kingfisher ... 13T £28,995
M XJ6 3.2 X300 Flamenco ... 18T £28,995
94 XJ6 3.2 Gold Gunmetal ... 20T £21,995
L XJ6 3.2 Diamond ... 24T £19,995
L XJ6 3.2 Flamenco ... 35T £18,995
93 XJ6 3.2 Blue, A/C ... 37T £17,695
K R/Rover Vogue SE ... 20T £21,995
95M XJR Supercharger Sapphire, Cream Hide 11T £42,995
94L Sov 4.0 Flamenco, Doe Skin hide ... 27T £24,995
95M Sov 3.2 Sapphire, Oatmeal hide ... 15T £34,995
95M XJ6 4.0 Sport Sapphire, Oatmeal, Air Con ... 10T £34,995
93L XJ6 3.2 Auto Oyster, Saville Hide ... 24T £19,995
93L XJ6 3.2 Auto Flamenco, Doeskin Half Hide ... 36T £15,995
92J XJ6 3.2 Auto Platinum, Saville Hide ... 48T £12,995
91J XJS V12 Auto Oyster, Doeskin Hide ... 30T £19,995
90G Sov 2.9 Auto Savoy, Saville Hide ... 60T £11,995
93K Daimler Double Six Platinum/Doeskin ... 31T £23,995
90H Daimler 4.0 Auto BRG, Magnolia ... 54T £14,995
95N XJR S/Chg Auto Flamenco, A/C ... 1T £POA
95M XJR S/Chg Auto Sapphire, A/C ... 10T £44,995
93K XJ6 4.0 Auto Flamenco, A/C ... 48T £19,995
95M SOV 3.2 X300 Auto Sapphire, A/C 17T £33,995
94L SOV 4.0 Auto Ocean, A/C ... 33T £21,995
93J SOV 4.0 Auto Kingfisher, A/C ... 47T £18,995
91J Daimler 4.0 Auto Regency, A/C ... 51T £17,995
93K SOV 3.2 Auto Diamond Blue, A/C 39T £17,995
94M XJ6 3.2 Gold Auto Regency, A/C ... 8T £24,995
94M XJ6 3.2 S Auto Kingfisher, A/C ... 20T £24,995
94L XJ6 3.2 S Auto BR Green ... 18T £23,995
All the vehicles listed above are of high specification. Please call for full details and demonstration.
Telephone: 01732 456300 | Tel: 01604 239944 0370 277684 | Tel: 0181 302 3333 After Hours 0836 274497
We pay top prices for your quality used Jaguar. Call Kevin Wheldon 0850 327808 or Richard Bramwell 0831 791979

LAMBORGHINI

automobili Lamborghini. Lamborghini Great Britain Limited. Orders being taken for 1996 delivery of the new LAMBORGHINI DIABLO ROADSTER.
NEW Lamborghini Diablo SE30 'Anniversary 30' Viola with Blue Alacantra, Power Steering, CD System. This is THE last unregistered SE30 in the world! Unique, standard equipment includes traction control, cockpit adjustable anti-roll bar, 18" Mag wheels, SE30 'lightweight SE' motor, air con, Autocar performance: 0-100mph 9.3 secs: 0-150mph 21 secs ... £POA
NEW Lamborghini Diablo VT Deep Black with Grey Hide piped Grey, Rear Wing, Spec incl. Air Con, Electronic Damping, Power Steering, Stereo, Radio/CD ... £POA
95N Lamborghini Diablo SE30 87/150 Metallic Viola with Blue Alacantra, Full SE Spec incl. Air Con, Power Steering, Sports Exhaust, 6,000 kms ... £169,995
94L Lamborghini Diablo VT Deep Black with White Hide piped Black, Rear Spoiler, Air Con, Electronic Damping, Power Steering, Radio/CD, 13,000 kms ... £109,995
01734 327560 Mobile 0385 258881
Sole UK Concessionaires - Sales, Service & Parts (Just off M4, exit 12)

LEFT HAND DRIVE

H R OWEN Offer New TVR Chimaera, tax free, red or white, hi-spec. 0171 225 2007. Sunday 0836 740000.

LEXUS

COUPES & Convertibles in stock. Other unusual cars, UK's leading specialist. Rare Imports 0171 209 2123

COUPES Available New & Used. For The Very Best Deal Call. Intercar on 0181 203 3399 or 0161 764 8881

LEXUS AUTHORISED

OCTAGON
LS400
95M (New Shape), Silver/ Grey Hide, 13,500m ... £37,995.
94M Pearl White/Grey Hide, 18,000m ... £32,995.
93L Silver/Black Hide, 22,500m ... £28,495.
91J Met. Cherry/Beige Hide, 52,500m ... £20,495.
GS300
94M Antigua/Grey Hide, 11,500m ... £26,495.
94L Antigua/Grey Hide, 17,500m ... £24,995.
OCTAGON Lexus in Berkshire Tel: 01344 868989 Fax: 01344 868999

LOTUS

H R OWEN Offer New Esprit S4S from £585pm. X 24mths with guaranteed residual value, subject to status, written details available. 0171 225 2007. Sunday 0836 740000.

MAZDA

EDEN PARK MAZDA
323 1.6 Fastback. Various Colours. Low Mileage. FSH. From ... £5,495
(M) 323 1.5 GLX. 5Dr. New Model. Red. 1 owner. Air Con. Alloy ... £10,995.
(K) 626 2.0i GLX. 5Dr. Red. ABS. PS. Alloys ... £7,995
(K) 626 2.0i Estate. 7 seater. Met Grey. FSH. ... £8,995
(J) MX5 Blue. Power Steering. E/windows. 1 owner. FSH. ... £11,995
(K) MX5 SE Black. Tan leather. Alloys. Ltd edition. 1 owner. ... £12,495
(K) MX3 1.8 Automatic Coupe. Met Blue. PAS. E/W. Two from ... £10,495
(G) RX7 Turbo II Conv Grey/ Lthr, Power Hood, Leather Trim. Full spec. Three from ... £9,495
(J) RX7 Turbo II Coupe, White, 1 owner, low mileage, FSH, ... £10,995
(J) 626 2.5i 24V GT Auto. Met grey, PAS, 5 dr, £8,995
(K) MX6 Auto Coupe 2.5 V6. Met Red. 1 Owner. ABS. Alloys. ... £12,495
(L) MX6 2.5 Coupe V6. Met Grey. 1 Owner. FSH. ... £10,995
(L) MX6 Coupe 2.5 V6. Met Blue. ABS. Alloys. Low Mileage ... £14,995
(K) XEDOS 6 2.0L Metallic Grey. PAS. EW. ESR. 1 Owner. Immac Cond £9,995
0181 658 7122

LANDROVER

TDI ES, 94M, blue met, full spec, 12,000m, £21,998 01283 762762 TH 7 days

STRATSTONE of Wilmslow is the only offical Ferrari Centre in the North West. For full details on all current vehicles in stock call Richard Roger on 01625 522222, 0161 237 5007

RANGEROVER Vogue SE Auto, Plymouth/Hide, 37K, FSH, 1 own, fully loaded, £18,995, 01753 892770.T

DISCO 2.5 TDi 3D 92k Met Grn 42k FLRSH £12,350 Duncan Hamilton Ltd 01256 765000

MAZDA

MX UK's largest stock. Always plenty of choice. Mazda choice free phone 0800 323 626.T

WANTED MX5's, MX6's & MX6's Urgent Phone Free 0800 614258 or 0585 229539.

MG

SMG offer 2 MGR V8s both low mileage. 01753 674266

NISSAN WANTED

NISSAN 300ZX wanted low mileage pref lthr Mole Valley Motor Group 0181 394 1114

NISSAN

300 ZX TWIN TURBO June 93, manual, pearl black, 38k mls, FNSH, climate control, CD stereo, Nissan immob, cruise control, recently serviced, new tyres, one very careful owner, absolutely immac condition, priced to sell. £22,500. Tel: Falkirk 01324 625 490 9-6pm or 0973 396 928 after 6pm

LAND ROVER AUTHORISED DEALERS

Lancaster
DEFENDER: 94M 90 Hard Top TDI Red, 13T £11,500 + VAT
DISCOVERY 5Dr: 93L TDI Ionian Blue ... 18T £15,995; 95M TDI 95mod Epsom Green ... 10T £18,995; 94M TDI S 95mod Silver ... 10T £19,995; 94M TDI S 95mod White ... 13T £19,995; 95M TDI S 95mod Caprice ... 3T £20,995; 95M TDI S 95mod A Montpellier ... 10T £22,495; 95M TDI S Rebecca Blue Special Col. 3T £21,995; 94M V8i S 95mod Coniston Red ... 9T £21,995; 94M V8i XS A Monza Red ... 5T £23,750; 95N TDI S 95mod Biarritz ... 5T £22,995; 95M TDI ES A Montpellier Red ... 9T £24,995; 94M TDI ES A Camgarda, Hi Spec 15T £24,995; 95N TDI ES A Biarritz ... 2T £29,995; 95K V8i ES A Rioja ... 5T £28,995
RANGE ROVER: 92J Vogue SE Aspen Silver ... 43T £18,995; 93L Classic SE TDI 95mod Auto 11T £26,995
NEW MODEL RANGE ROVER: 94M 2.5 DSE Montpellier ... 12T £33,995; 94M 4.0 SE A Epsom/Saddle ... 15T £33,995
DEFENDER: 92K 110 TDI CSW White 25T £12,750 + VAT
DISCOVERY: 92K 3Dr TDI Camgarda ... 55T £13,995; 93L 5Dr TDI S Ionian ... 46T £15,995; 94L TDI S 5dr Arken ... 32T £16,495; 95M MPIS 5dr Biarritz ... 12T £17,995; 95M 5Dr TDI S Pageant ... 18T £19,995; 94L TDI ES Camgarda ... 26T £20,995; 95M TDi 5dr Auto Epsom ... 9T £19,995; 95M 5Dr TDI S Caprice ... 2T £21,495; 94M TDI ES Auto Arles ... 9T £21,995; 94L TDI ES Auto Avalon ... 22T £22,995; 95M TDI S 5dr Biarritz ... 5T £22,995; 95M TDI S 5dr Niagra ... 6T £23,995
CLASSIC RANGE ROVER: 92K Vogue SE Westminster 31T £21,995; 93L Vogue SE Plymouth ... 36T £25,495
NEW RANGE ROVER: 95M DT Epsom ... 2T £31,995; 94L HSE Niagra ... 17T £34,995
CHRISTMAS OPENING WEDS 27th – SAT 30th 9am-5pm
LONDON Sunday for telephone enquiries 0378 158027 0181 522 0023
READING Christmas opening Weds 27th-Sat 30th 9am-5pm 01734 844664 0374 448755

H.R. OWEN Tradition of Excellence
RANGE ROVER: 95M (New Mod) 4.6 HSE Epsom Green/Granite Leather, 6k £39,995; 95N (New Mod) 4.0 SE Auto Biarritz Blue/Granite Lthr, ESR ... £38,495; 94M (New Mod) 4.6 HSE Beluga Black/Granite Lthr, 18" a/w, 22k £37,995; 95M (New Mod) 4.0 SE Auto Niagara Grey/Granite Lthr, ESR, 6k £35,995; 95M Vogue SE Niagara Grey/ Granite Lthr, Air Bags, 6k ... £31,995; 94M 4.2 Autobiography Brg Met Light Stone Lthr, A/Bgs, 4k £30,995; 93L Vogue SE Westminster Grey/ Winchester Leather, 13k ... £24,995; 93L Vogue SE Ardennes Green/ Winchester Leather, 18k ... £24,495
DISCOVERY: 95M TDI ES Auto Aspen Silver, Grey Leather, 15k ... £24,995; 94M TDI ES Niagara Grey/Grey Leather, 16k ... £24,495; 95N TDI S Auto Biarritz Blue 2 x S/Roof, F/Style, 7k ... £22,995; 94L V8i ES Auto Camgarda Green, Beige Leather, 25k ... £22,995; 95N TDI S Rioja Red, 2x S/R, 1k ... £22,995; 94M TDI S Auto Niagara Grey, A/Con, ABS, 2 x S/Roof, CD, 33k ... £20,495; 93K TDI S Black F + R, A/Con, 2 x S/Roof, 33k ... £16,495; 93K TDI S Aspen Silver, 2 x S/Roof, 28k ... £15,495
RANGE ROVER: 95M 4.6 HSE Biarritz/Granite Hide ... 12k £39,995; 95M 4.6 HSE Niagara/Granite Hide ... 13k £39,995; 94M 3.9 Vogue SE Coniston/ Granite Hide ... 21k £27,995; 94L 3.9 Vogue Auto Plymouth/ Grey ... 14k £19,995; 93L 3.9 Vogue Alpine/ Sorrell ... 16k £22,995; 92K 3.9 Vogue SE Ardennes/ Granite Hide ... 24k £21,995
DISCOVERY: 95M V8i 'S' Auto Biarritz/ Granite ... 7k £22,995; 95M TDI 'ES' Auto Aspen/ Beige Hide ... 13k £24,995; 94M TDI 5Dr Montpellier/ Beige ... 15k £20,995; 95N TDI 'ES' Auto Avalon/ Granite Hide ... 9k £28,495; 95N V8i 'ES' Auto Epsom/ Beige Hide ... 6k £27,995; 93K TDI 3Dr Arles/ Grey ... 24k £14,995; 93K TDI 5Dr Ionian/Blue Air/Con ... 28k £16,995; 94L TDI 5Dr Camgarda/ Beige ... 21k £18,995; 93L TDI 5Dr Aegean/ Blue ... 40k £15,995
OTHER MAKES: 95N Jeep Cherokee Ltd Auto Black/Granite Hide, Many, Many Extras ... 3k £20,995
0171-590 5900 Sundays 0378 998 018 Kensington | 0181-992 2299 Open Sunday 10am - 4pm A40 Western Ave London

A Division of Robert Smith Group - Established 1847 | 0850 716911 0850 715911 | 01223 872872 0589 911968 | 0181 983 4444 0850 968911 | 0114 276 5522 Sunday 0831 480011 | 0181 906 8695 Sunday 0370 478158 01604 239944 | GUARANTEED MOTOR CARS ... £35,950 0171 590 5900 Bank Holiday After Hours 0836 284929

PERFORMANCE CARS

LAMBORGHINI Espada MK III 75. Giallo fly/black. £21,000 spent last 8 yrs. £13,500. Tel: Hooper Alpe 0171 938 1124.

RANGE ROVER

4.0 SE Auto but 4.6 HSE spec. 95N, every poss extra. Niagra grey. grey hide. 1,000m. £37,950. Tom Hartley 01283 762762 Open all Xmas hols

1 RANGEROVER AUTOBIOGRAPHY
94M, built by LR special vehicles on LSE. Willow green with contrasting 2 tone green hide interior, body enhancement. TWR alloys, lambswool overrugs, high spec audio & alarm, 22,000 miles, FSH, £29,950.
Tel: 0191 5362375

AUTOBIOGRAPHY
Vogue LSE, 4.2, M reg, rare top of the range model, stunning red with red leather interior, colour coded, all conceivable extras, tracker, 8k miles only.
£34,500
Tel:0181 506 1174

REGISTRATION NUMBERS

JHP 8V Unused Transfer £695. 0181 573 2215

HC 105 £4,950 ono Tel: 01565 632190

C1 ANS £4,850 01228 45967.

BOB 1S
(Bobis)
£10.000 or near offer.
Tel
:0181 4676 683 (h)
or 01375 840 404 (o).

REGISTRATION NUMBERS

H1OLEO plate. fantastic £6,500. Px car? Say hi to Cleo on 0181 573 2215

N1 CEA
NICE A!
Offers over £10,000.
Tel:
0151 548 6936

1 FXY
Need a great Christmas present for that FOXY someone.
£4,000.
Contact
0171 486 1935
(office hours)

F1 CAR
Offers in the region of
£12,000
01372 362972.

NHF 476 Complete with log book. OIRO £1,000 + transfer. 01270 67016/ 257470

DS Wanted. Max £950. Telephone 01257 483305

HC 105 £4,950 ono Tel: 01565 632190

HD 9466 £1,750. Telephone: 0151 3274219.

100 KE £4,250 Tel: 0181 8579175 or 0378 666680

POP STAR/ MUSIC MAN
LYR 1K
£25,000 ono
01344 22422
0860 852285

NOB 1E
(NOBIE) - On retention
£11,750 ono
Please Reply to Box No 2516

N1O TES Ideal musician lawyer? on retention,take note £1,800 px car 0181 573 2215

VGN 2W On Toyota Mot. £695. 0181 573 2215

K4 KEV-K4 KAY
L1 KES-M3 OAR
K15 HOR-K11 JOY
N6 ATH-N3 ATH
M11 KES-M11 CKS
TEL/FAX: 01792 792235

CHOOSE YOUR OWN REGN. NUMBER!
A, H, J, K, L or M - 2-20
Plus your own 3 initials
From only £250 plus Transfer Fee
e.g. A7 ROV - ONLY £250
IDEAL PRESENTS, NO NEED TO SEND US DOCUMENTS
1000's MORE AVAILABLE
TEL: 01792 792 295
Open Sundays.
BMW M3 Nos available - £250 eg M3 PBJ - £250

CAR MARKS OF HULL

A11 GRY	£1,595									3494 PL	£1,450
ASH 330W	£495									10 PM	£8,700
BEL 88Y	£395									1 PRY	£6,500
B1 ESS	£2,300	1 ESD	£4,750	JAG 228V	£380	1 MCP	£8,800	394 RPA	£595		
A9 BRJ	£450	FBG 784	£700	802 JGN	£595	A8 MOD	£495	SCE 9	£3,300		
1 BSG	£8,995	FKD 487	£650	11 JBT	£3,250	3513 MH	£1,750	5 SKY	£3,995		
1 CKS	£7,995	A13 FLP	£825	JL 8525	£275	ML 1387	£155	7 SME	£2,900		
A1 CWT	£1,200	FSK 522	£950	1 JSP	£9,800	7777 MM	£3,950	1 SOL	£8,500		
DAS 5	£5,300	GGL 245	£995	LL 8898	£130	MRH 88A	£495	TJ 8347	£120		
11 DJM	£5,995	95 GUP	£1,500	7510 LJ	£850	MRT 27	£2,850	WBS 469	£120		
DOL 60V	£495	348 GTS	£5,300	LOI 9212	£275	A8 NOB	£1,450	WSB 1	£5,500		
DSW 1Y	£595	A8 HON	£450	LOP 25	£1,400	PBP 671	£595	XSS 1	£4,800		
EM 2	£8,400	HRU 595	£495	MBG 454	£595	PEM 1	£9,800	XSU 814	£350		

X-MAS SALE - 10% OFF ALL NUMBERS THIS WEEK
SUNDAY: (01482) 632 338 OR (0831) 422 422
OFFICES: (01482) 222 223 - VAT

REGISTRATION NUMBERS WANTED

WANTED
K KH KSH
WITH NICE NUMBER
Tel : 0181 286 5077
Fax : 0181 944 7493
Mobile : 0836 313 431

SAAB AUTHORISED DEALERS

SAAB

Confidence is an Approved Used Saab

If you are looking for complete peace of mind when you buy your next used Saab, look no further than your nearest Approved Used Saab Dealer. Every Approved Used Saab up to 10 years old and 120,000 miles has not only been hand selected for sale, but comes with the following customer benefits:

- A stringent Multi-point Quality Check and appropriate service complemented by professional valeting.
- A minimum 12 months Saab Extra Care* or Saab Safeguard Plus mechanical and electrical insurance.
- A minimum 12 months Saab Emergency Service.
- A personal and unrivalled handover procedure.
- Optional 24 and 36 month Safeguard Plus incorporating Saab Emergency Service.
- Availability of the exclusive Saab Motor Insurance scheme.

So for complete confidence in your next used car, look for the Approved Used Cars sign. For further details ask your local dealer for an Approved Used Cars brochure and specification guide or call free on 0800 626556.

SAAB APPROVED USED CARS

*Applies to all Saabs from model year 1994 onwards, which are less than 24 months old at the time of purchase.

SURREY
Bell & Colvill, Nr Guildford
Tel: 01483 281000
95 (M) Convertible 2.3i, Eucalyptus ...£22,995
95 (M) CDE 2.0 Eco, ACC, CD, Ruby Red £20,995
95 (M) 900 S 2.0 T, 5 dr, SR, Imola ...£17,995
93 (L) CD 2.3 T S, SR, Scarabe ...£15,995
93 (L) CSE 2.0 Eco, AC, CD, Embassy ...£14,995
92 (J) 900i Convertible, Red ...£12,995
92 (J) CDE 2.3i, auto, AC, Scarabe ...£11,995
92 (J) CSE 2.3i, auto, SR, leather, White £11,995
90 (G) 9000 S 2.3, leather, SR, White ...£7,495
91 (H) 9000 S, auto, AC, Flamenco ...£10,995
89 (G) 900i 16 V, 5 dr, SR, Odoardo ...£6,995
89 (G) CDS 2.0i, leather, SR, Malachite ...£5,495

LONDON
Saab City - London E1. Tel: 0171 480 7540
West End Showroom. Tel: 0171 491 4730
(K) 900 SEi, 3 dr, SR, AC, 15K ...£12,495
(K) 900 SE LPT, 3 dr, V High Spec, 30K £13,750
(L) 900 SE V6, 5 dr, man, AC, 35K ...£15,995
(M) 900 SE T Coupe, AC, 14K ...£17,995
(M) 900 SE T Conv, dr bag, 10K ...£23,995
(H) 9000T 2.3 S, SR, TCS, 31K ...£12,750
(K) 9000 CS XS, AC, CD, 39K ...£11,995
(J) 9000 CS 2.0, auto, WF, RWW, 41K £10,995
(J) 9000 CSi 2.3, SR, 43K ...£10,995
(M) 9000 CSE 2.0 Eco, SR, ACC, 12K £18,995
(M) 9000 CSE 2.0 Eco, auto, ACC, 10K £19,595
(M) 9000 CDEi 2.0, ACC, 6K ...£14,995
(M) 9000 CD XS 2.0, AC, AW, 6K ...£14,995
(L) 9000 CDE 2.3T, auto, SR, ACC, 23K £19,495

MAIDSTONE
Parkwood Saab for Saab in Kent
2 minutes from J5 off M20. Tel: 01622 790944
93 (L) 9000 CDE 2.3 Eco, auto, Flamenco £17,495
95 (M) 900 Sensonic-T, Black, alarm ...£16,995
95 (M) 900 2.0 Coupe, 3 dr, Ruby/Black £15,995
95 (M) 900 S 2.0 Coupe, auto, Cirrus, SR £13,995
95 (M) 900 2.3 S Coupe, Scarabe, 9K ...£16,995
95 (M) 9000 2.3 CDE Eco, auto, Silver £21,995
95 (M) 900i 2.0L, 5 dr, Black, SR ...£13,995
94 (M) 2.3 SE Conv, Imola/Black, CD ...£22,995
95 (M) 900 S 2.0, auto, alarm, Eucalyptus ...£14,395

LONDON
Carrie Motors Wimbledon Saab
95 (M) 9000 CDE Eco, auto ...choice from £19,995
95 (M) 9000 CDE Eco, auto, choice from £19,995
92 (J) 9000 CS 2.3T, Le Mans/Lthr, 74K £10,495
92 (K) 9000 CSE 2.3 Eco, Le Mans, 56K £12,495
95 (M) 900i, autolman, 3 dr ...choice from £13,995
93 (L) 2.0i Conv, auto, Eucalyptus, 27K £17,495
92 (J) CS 2.3i, ABS, SR, Embassy, 42K ...£10,995
94 (M) CD 2.0 Eco, AC, Scarabe, 13K ...£15,495
95 (M) 2.0 S Conv, Red/Leather, 7K ...£19,995
92 (K) 9000 CS Eco, SR, auto, Red, 36K ...£12,995
92 (K) 9000 CD 2.0i, auto, Red ...£9,995
Over 70 Approved Used and ex-management cars available
TEL: 0181 543 4012

DEVON
St Davids Saab
Bochay Road, Exeter
900 INJECTION, prices from ...£10,750
900 LPT & TURBO, prices from ...£9,500
NEW SHAPE 900, prices from ...£13,500
9000 CS INJECTION, prices from ...£10,995
9000 CS ECO & TURBO, prices from ...£13,995
9000 CD INJECTION, prices from ...£11,750
9000 CD ECO & TURBO, prices from ...£13,995
YEAR-END DEMONSTRATOR SALE - MANY CARS REDUCED!
Please telephone for full details.
SAAB SEARCH SERVICE AVAILABLE.
Tel: 01392 216569 Fax: 01392 79591
BS5750 QUALITY ASSURED

LONDON
AFN Chiswick, Chiswick Garage
Great West Road, W4 4LZ
Tel: 0181 742 7000
SEE IN THE NEW YEAR, SWEDISH STYLE
Buy from a selection of over 40 Approved Used Saabs from AFN Chiswick before the end of December and celebrate with a wonderful wicker hamper packed full of traditional Swedish festive food and drink

SURREY
Home Park Garage, Uxbridge Road
Kingston upon Thames. Tel: 0181 546 9516
95 (M) 900 T Coupe S, Imola/Black velour, Walnut, RC, FSH, 8K ...£17,995
95 (M) 900i 2.3 Coupe S, Imola/Black velour, SR, AW, RC ...£16,995
94 (L) 9000 CDI, man, White/Rocky Black velour, RC, FSH, 7K ...£13,750
95 (M) 900i Conv, Imola/Black, AW, RC £14,250
92 (J) 9000 CSI S, man, Embassy Blue/Buffalo lthr, AC, alarm, SR, AW, 36K ...£12,495
91 (H) 9000 CDE 2.3i, auto, Scarabe, 54K ...£9,995
PLEASE PHONE OR FAX US ON 0181 547 1577 FOR DETAILS OF DEMONSTRATION CARS

BIRMINGHAM
Eachelhurst Saab, 119 Eachelhurst Road
Erdington, Birmingham
95 (M) 9000 CD XS, Eucalyptus, AC ...£16,495
93 (L) 900 SE LPT, 3 dr, Jet Black, AC, 30K ...£13,495
93 (K) 9000 CSE 2.0i, Flamenco, audio, 43K ...£11,995
93 (K) 9000 CSE Eco, Le Mans, ABS, AC ...£10,995
90 (H) 9000 S 2.0i, Odoardo, RWW, 39K ...£8,995
93 (K) 900i 16 Lux, 3 dr, Cirrus, alarm ...£8,995
90 (G) 900 S, 3 dr, Silver, SR ...£7,995
94 (L) 9000 CSE T16 2.3A, ACC, Cirrus, 28K £18,995
92 (K) 9000 CSE T16 2.3A, ACC, Scarabe, 56K £13,995
90 (G) 9000 CDI 2.3, SR, RC, Jet Black, 60K ...£7,495
NATIONWIDE DELIVERY OUR PLEASURE
Tel: 0121 351 1027 Fax: 0121 351 7663

CAMBRIDGE
Buckingham & Stanley, Cambridge
Tel: 0831 141569 (Sundays) Tel: 01223 232258/840882
95 (M) 900 S 2.0 T Sensonic, AC, Black £18,995
95 (M) 900 SE 2.5 V6 Coupe, AS2, Cirrus £17,995
95 (M) 900 S 2.3i Coupe, AS2, SR, Imola £17,495
95 (M) 900 S 2.0i, 5 dr, AW, Scarabe Green £15,995
95 (N) 900 S 2.0i Coupe, AS2, Cirrus ...£15,995
91 (J) 900 Turbo 16 S, 3 dr, SR, alarm, Black £11,495
95 (M) 9000 CSE 2.3 T, auto, Scarabe Green £25,995
95 (M) 9000 CSE 3.0 V6, man, ACC, Ruby £25,995
92 (K) 9000 CSE 2.3 Turbo, ACC, Ruby Red £13,995
95 (M) CD XS 2.0L, AC, alarm, Silver ...£16,495
• Over 40 used cars in stock
• We travel if required
• Less than 1 hour from London

ROVER

SMC offer 300 Rovers at Discount Prices, e.g.: 95N Sterling 6K £21,500. 95N Vitesse Sport Lux F/B 10K £18,950. 93L 827 Coupe Auto 34K £16,250. 95N 623GSi del miles. £17,950. 95N 620ti a/con 6k £17,500. 95N 620SLDi turbo diesel 7K £16,950. 94M 620SLi a/con 12K £12,950. 94M 620GSi auto 10K £10,995. 95N 216 Cab SE del miles £15,500. 94M 220 Turbo Coupe 18k £14,450. 94M 216 Coupe Auto 18K £11,950. Rover Main Dealer 01753 574266.

RENAULT

ESPACE RT V6 man. 93 K. blue. 7 seats, tow bar. FSH. vgc. 41k. £12,495 Tel: 01844 201642

SUBARU

DEC 1994 Impreza turbo 2.0 4WD hatch, dk Green met. 7,000 miles. £15,795. Cream Subaru 0181 394 2266 (sun) 01483 568339. T

TVR

WANTED all low mileage TVR's. Please contact Charles Eyston. Mole Valley. 0181 394 1114.

TOYOTA

CHEAPEST Toyotas possible. The Toyota Shop really do try harder 01520 722636 anytime

PREVIA GL Auto. 92 J. FSH. 46K miles. £10,500. Tel: 01933 401872 or 0850 266869

UNDER £5,000

MINI
25 SILVER JUBILEE
Limited Edition
Genuine 12,000 miles with full service history and all old M.O.T.s. This little car is totally original and in superb condition. Substantial price required, details phone 01362 683523 evenings

VOLKSWAGEN

CHEAPEST Volkswagens possible. The Volkswagen Shop really do try harder 01520 722636

GOLF DRIVER 3 door. 94 M. dusty mauve metallic. FVAGSH. 35K. immaculate. £8,900. Tel. 0171 266 0760.

TOYOTA

WANTED MR2, celica, Supra, Previa, L/Cruiser. 1988-1994. 50k. Hassop 0181 459 0005 T

VOLVO

850GLT 20V Estate Auto 93L Onyx half grey leather e/r ABS 40k FVSH £14,650 Duncan Hamilton Ltd 01256 765000

VOLVO

NEW VOLVO 850 R Model ...£29,676
NEW VOLVO 940 Saloon ...£15,632
NEW VOLVO 850 Diesel Saloon ...£19,626
NEW VOLVO 940 Sports Estate ...£21,400

96 SPEC VOLVO'S
VOLVO 460 1.8 From ...£10,780
VOLVO 440 and 460 1.8 CD ...£13,610
VOLVO 850 GLT Saloon with Air/Con ...£19,436
VOLVO 850 Estate From ...£17,068
VOLVO 850 SE Estates From ...£18,979
VOLVO 850 T5 Estates ...£21,380
VOLVO 850 CD Estates From ...£21,500
VOLVO 940 Estates From ...£16,281
VOLVO 940 Turbo Diesel Estate. Hi Spec. Save Over £5,000 - Bargain ...£18,888
VOLVO 960 Saloons From ...£19,840
VOLVO 960 Estates From ...£20,465
VOLVO 960 CD Auto Estate ...£25,662
New Bargains of the Week:
VOLVO GLT EST, Grey Full Lthr, Cruise Control, Lowered Chassis ...£23,700
VOLVO SALOON 850 GLT Air Con Grey Lthr ...£18,550
VOLVO 940 SE LP Turbo Est, CD Player. Save £2,850. £17,990

EURO CONTINENTAL CARS
INTERNATIONAL IMPORT DIVISION
R.H.D and L.H.D. SUPPLIED
SAAB 9000 CDE 2.3 AUTO ...£24,950
SAAB 9000 CSE 2.3 AUTO ...£24,950
NEW NISSAN ALMERA ...£9335
ROVER 400 5 Door ...£10,887
DISCOVERY TDIS 5dr, A/C, R/Rls, Twin S/Rfs, Alloys ...£23,500
95 CITROEN XANTIA. M & N Reg. All Low Mileage X & SX Turbo Diesels from ...£10,495
PEUGEOT 405 Estates from £12,600
MOST MAKES OF CARS SUPPLIED
Tel. No. 01703 470208
Fax No: 01703 471707
PX Welcome

COUNTRY Motors keen buyers. Volvo est & cars 90-95. collect anywhere UK. 01963 363110

DIESEL 940 SE TD estate, 93/L 36,000 miles. FSH. dark grey metallic. alloy wheels. cruise control. roof rails. £16,750. 01747 852582/0836 616130

VOLVO
(M) 850 T5R Auto Saloon Black, 3,000 miles, CD player, passenger airbag ...£POA
(M) 850 GLT 2.5 20V Manual Estate, Regent Red Metallic, ESR, alloys ...£18,495
(L) 850 GLT 2.0 Estate, Onyx Green, ESR, ABS ...£POA
(L) 850 SE Manual Estate Silver, ABS, Sun Roof, 1 Owner ...£15,495
(M) 940 TURBO DIESEL Manual Estate, Dark Grey Metallic, electric sunroof, rear facing seats ...£18,995
Triangle Stamford Hill
0181-800 0411

VOLVO
A small selection from our stock of over 30 Estate cars
[illegible]
Tamplins
of Croydon
0181 689 2020
Fax 0181 665 5963

TREMENDOUS SAVINGS ON NEW VOLVOS!!
+ Most makes of cars LHD & RHD supplied.
EURO CONTINENTAL CARS
Tel:01703 470208
Fax:01703 471707

PORSCHE

SELLING or buying. for fast & effective assistance use THE REGISTER.-01869 343432 T

968 Cabriolet '94 (L) Silver/ Black hide, 6 speed manual, CD. Immobiliser. 10k. 1 owner. FSH. £33,950. 0831 691336

911 Cab, Tiptronic 5, (95 Mod) Iris blue. grey hide, CD, C/C, 18,000m. totally as new. £54,950. Tom Hartley 01283 762762 Open all Xmas Hols

MERCEDES

200TE 7 Seats Auto. 92 K. 93 mdl. Almandine. 1 owner, 75k mls. FSH. Full Spec. Superb £12,950. 0121 3232867 T

300 TE auto estate. 89 F. air con. elec orthopaedic seats. elec SR. FSH. white. exc cond. high miles £11,250. 01276 686293

300GES 93K Crystal grn/mush cloth. auto. fcar esr. SRW w/w chrome n/bar. 14k. £22,995 Bramshaw 01202 396342.

300SL 24V 90G. Silver/blk hide. r/seat. a/c. 35k. fsh. £36,995. Bramshaw 01202 396342.

320 CE 93 Blue blk alloys, music. S/R etc. 38,000m. fsh 1 own. £26,960. 01283 762762 TH

300 TE 1988. 90,000 miles. FMBSH. air con. elec SR. alloys, arctic white. Immaculate. £11,000. 0181 8759494.

420SEC 91H. Mid blue/crm hide. a/c. twin e/s. c/c. h/s. errb. fsh. 50k. £26,995. Bramshaw 01202 396342.

500 SEC H Reg (88 Mman Blue-Blk / Cream Hide. Climate Control. 24,000mls only £23,995 Wheelhouse 0115 970 5566.

500SL 91J. Silv/blk hide. a/c. r/s. c/c. ems. asr. cd. 8HA. 36k. £48,995 Bramshaw 01202 396342.

560 SEC 89. Blue Black met. Tan hide. FMBSH. full spec. inc. CD. Immaculate. £15,995. 01284 764046 or 01449 721212. T

C220 ELEGANCE Diesel. Auto. Jan 95. Alloys. Only 9,000 mls. Metallic. Twin airbags. Radio/cassette with elec aerial. MB lec. Exit lights. RHR. £21,950. Hants 01243 370389

E280 Est 94M. Mid blue/mush hide. 5 spd A. 7 sts. 8HA. walnut. alm. cd. £31,996. Bramshaw 01202 396342.

300SL Auto. red. 14K. FMBSH. ABS. alloys. hard and soft tops. stereo. £26,495. 0860 075522.

E280 93L. Almandine/mush cloth. walnut. 8HA. rad/ster. 1 onr. 27k. £22,995 Bramshaw 01202 396342.

SL! SL! SL! Choice 6 new/old shape. low miles at Wheelhouse 0115 970 5566

S280 Sept '94 (M) Silver/Blue hide. Sunroof. 14k. 1 owner. £34,995. 0831 691336

TOP of the range Mercedes wanted. Contact Roger Murphy AFN Specialist Cars on 0850 376444

500SE K Reg. Nautic Blue/Grey Hide. Climate etc. 22,000mls. 1 Owner. £42,995. Wheelhouse 0115 970 5566.

SL 500
March 1995, silver, black trim, auto, air con, radio/CD, rear seats, 1 owner, full spec, 16,000 genuine miles. No accidents. FMBSH, full warranty. Immaculate.
£74,000.
Tel: John 01787 475919.

E 320 Avant Garde
95 N, azurite / grey leather, A/C, electric drivers seat, side bags, 5 speed auto, etc.
2,500 miles.
£44,995.
Tel 01803 325786.

MERCEDES C250D
elegance 94L, auto, almandine metallic red, cream hide, 4 electric windows, electric sunroof, stereo, air con, alarm, overmat etc. 27,000 miles, FMBSH, 1 owner, immaculate. £23,995.
Tel: 01932 566984.

260E Auto
March 1990, G reg, smoke silver, 12,500 miles only. FSH, 1 retired owner, elec windows/ mirrors/ sunroof/ aerial/ radio, ABS, headlamp wash/ wipe. Over carpets, immaculate inside and out.
£15,000.
Tel: 01462 730194 anytime.

MERCEDES WANTED

1987 1995 Premium prices paid for all Mercedes. Glenn Williams 01372 749090.T

1ST at buying Mercedes nationwide. Lancaster consistently the best 0860 308333 (South) 0831 344705 (North).

BRAMLEY require. low mileage. high specification. Mercedes-Benz. Our buyers are available 7 days a week. Telephone 01483 898159.

WANTED Wanted. All Mercedes. any miles / condition. 01895 835446 / 0831 123911 now T

JOHN WATSON will race to buy your Mercedes-Benz and pay you a top price if its the right car. Tel Malaya Garage 0860 538115 or 01636 830547.

Normand Mercedes-Benz
We pay top prices for 1988-1995 Mercedes-Benz
Contact: Tim Western
0181 965 7757
0836 233 328

WANTED Mercedes, all models 88 - 93 with FSH up to 60k. Hassop 0181 459 0005 T

Tom Hartley
(AS SEEN ON T.V.)
U.K.'s No.1 Buyer of all Mercedes Benz, BMW & Lexus 1987-95.
Collect Anywhere
(01283) 762762 (7 days)
The ultimate name dealing in Luxury Cars

WANTED
Mercedes for export
DHADA MOTORS LTD
01162611061 or
0860533203
Direct Exports to the Far East

MERCEDES AUTHORISED DEALERS

MERCEDES-BENZ RETAIL

94M C180 Eleg Blue Black ...15T £21,950	95M C280 Eleg Blue Black, Lthr 13T £32,250	95M E320C Blue Black, AC ...19T £41,950	92K 190E 1.8 Pearl Grey ...36T £14,250
95M C180 Eleg Tourmaline ...13T £21,950	94M E36 Silver, AMG, AC ...19T £39,950	95M E320C Tourmaline, Sp Line 12T £42,450	92L 190E 2.0 Bornite ...37T £13,950
94M C200 Sport Imperial Red .14T £23,250	95M E200 Black ...13T £21,950	95M E200T Silver ...10T £28,950	95N C200 Eleg Blue Black ...11T £23,500
94M C200 Sport Imperial Red .14T £23,950	95M E220 Onyx Grey ...10T £23,950	95M E320T Silver, Hi Spec ...2T £43,950	95N C220 Sport Brilliant Silver .7T £25,950
94M C220 Eleg Imperial Red .12T £23,950	95M E280 Onyx Grey ...15T £26,450	94M S280 Pearl Blue ...8T £41,950	95M C280 Eleg Brilliant Silver .10T £28,950
95N C220 Esprit Black ...7T £21,950	95M E220 Coupe Blue Black ..10T £32,450	95M S280 Azurite, AC ...15T £42,450	95M E280 Est Azurite Blue ...13T £25,250
94M C220D Eleg Imperial Red .18T £21,950	95M E220 Cabrio Silver ...10T £39,950	93L 500SEL B/Black, Hi Spec .35T £53,950	95N E220Ltd Edit Blue Black ..9T £24,950

92K 230TE Pearl Blue ...53T £18,950	95M E320 Coupe Brilliant Silver 7T £41,950	94L C180 Esprit Red, AW, Auto 15T £19,950	94M E220 White, Lthr, A/C ...11T £23,950
95M E250D Azurite Blue ...15T £24,750	94M E320 Coupe Blue Black ..7T £39,950	95M C180 Esprit Polar White .13T £21,500	92K 230E Almandine Red, Lthr 35T £19,950
95M E280 Blue Black ...17T £31,950	95M S280 Blue Black ...6T £42,950	94L C180 Eleg Pearl Blue ...16T £19,950	92J 200TE Dark Blue ...45T £16,950
95M E300D Est Brilliant Silver .17T £28,950	95M S280 Brilliant Silver ...16T £42,950	94L C180 Eleg Polar White ..12T £20,250	93L 200TE White ...21T £19,450
95M E320 Brilliant Silver ...13T £32,950	94M S420 Limo Brilliant Silver 17T £52,950	94M C180 Eleg Black ...22T £20,950	94L E220T Nautic Blue, Lthr .21T £25,950
95M E320 Cab Imperial Red ...P.O.A.	95M S500 Cpe Azurite Blue ..14T P.O.A.	94M C180 Eleg Brilliant Silver .13T £21,350	95M E220T Brilliant Silver ...12T £26,950
94M E320 Cab Azurite Blue ..20T P.O.A.	95M S500 Limo Brilliant Silver 9T £61,950	94L C220 Classic Blue Black .19T £20,950	94M E320T White, A/C ...22T £36,950

92J 300CE 24V Almandine ..22T £28,950
93L E320 Cpe Blue Black ..28T £35,950
94L E320 Cpe Brilliant Silver .28T £37,950
92J 500SEL Pearl Blue ...46T £42,950
91H 500SEC Blue Black ...45T £28,950
93K 300SL 24V Nautic Blue ..18T £46,950
92J 500SL White ...36T £47,950

0181 560 2151 AFTER HOURS 0831 812245 | 0181 205 1212 OPEN 7 DAYS A WEEK AFTER HOURS 0850 792593 | 01932 228811 SUNDAY 0831 162429

CRUICKSHANK BRISTOL
SL500 'LTD EDITION' Mille Miglia
(1 of only 40 UK Cars Available)
95N B.Silver Special Leather
Highest Level Of Spec.
As New 3,000 miles
£74,500
(0850) 915711 Today
(0117) 966 9331

Charles Sidney
[illegible]
0973 186035/766248
01274 494122

M WARNER
N SL320 Azurite Blue, Mushroom Lthr ...£63,950
N S320 Brilliant Silver, Grey Leather ...£53,950
N E220 Coupe Almandine, Mushroom Lthr £36,950
N E220 Estate Silver, Grey Sports Cloth £30,950
N E280 Estate Brilliant Silver, Blue Cloth £29,950
M C280 Sport AMG Styling, White Lthr ...£29,950
B E280 Saloon Polar White ...£28,950
M C180 Eleg Azurite Blue ...£20,950
L S500 Limo Pearl Blue, Mushroom Lthr £49,950
K 300 TE 24V Nautic Blue, Cream Lthr ...£23,950
PLEASE CALL FOR FULL SPECIFICATIONS
SUNDAYS 0850 561803
WEEKDAYS 01452 722744

ROAD RANGE
92K 500SE Almandine/Cream Hide ...£36,950
92J 600SEL Blue Black/Cream Hide ...£53,995
93K 500SL Smoke Silver/Cream Hide ...£52,900
94M S320 Black/Cream Hide ...£43,950
93L S320 Rosewood/Cream Cloth ...£34,950
93L S600 Blue Black/Grey Hide ...£46,950
94L E320 Coupe Almandine/Cream Hide £34,500
94L E320 Coupe Silver/Grey Leather ...£34,500
95N E320 Coupe Blue Black/Cream Hide, Full AMG Bodykit ...£46,950
Tel: 0151-227 4171

E320T 94M White/black leather. 5 spd auto. r/seat. a/c. 8 hole alloys. 22k. £38,950. 01932 228811/ Sunday 0831 162429

95M S500L Smoke, ASR, driver memory, 8-holes. ...13T £59,950
94L SL280 Imperial, rear seats, leather, 8-holes. ...23T £44,950
S Class: Choice of 5
SL Class: Choice of 5
Always over 50 Quality Used Cars available from stock
Prices from £9,495 to £59,950
Evans of Leicester
01162 511444. Sunday 0860 236944 / 0973 408699

B & K THOMAS
SEASONS GREETINGS TO ALL OUR CUSTOMERS
94M E220 Cabriolet Almandine, Mushroom Lthr, Sportline, 8 Hole Alloys ...1T P.O.A.
95M E220 Cabriolet Azurite, Mushroom Lthr, Htd F/Seats, 8 Holes, Blue Soft Top 3T £38,995
94D 420SEC Smoke Silver, Brazil Lthr, EFS, Cruise, Alloys, Full BKT SH/story .38T £17,995
94L E280 Nautic Blue, Mushroom Cloth, 'K', 8 Holes, Walnut, RHR, FAR ...5T £25,495
94M E280 Bornite, Mushroom Lthr, 8 Holes, Walnut, ESR ...17T £27,495
95N C280 Eleg Almandine, Mushroom Lthr, Sportline, A/C ...7T £32,995
0115 982 2146

C180 Elegance 96(M). Imperial red. auto. 12,300m. £18,995. Geyfords 0181 767 1422

E200 Auto 95(M). Metallic. 7,000m. £18,995. Geyfords 0181 767 1422

E200T 95(M). Auto. rear seat. metallic. 13,000m. £22,995. Geyfords 0181 767 1422

C280 Elegance 96(N). a/c. cruise. cd. 3,000m. £34,995. Geyfords 0181 767 1422

CHRISTMAS CRACKERS

S600 Auto Coupe (94 Model) 93 'L' £59,995
Blue Black Metallic/Mush Leather. One Owner. 21,000 Miles. Full Service History. ABS. Twin Airbags. Cruise Control. Electric Sunroof/Windows/Seats/Steering Column. Remote Alarm. 8-Hole Alloy Wheels. Heated Seats. Becker Mexico Stereo. Touring Guarantee.
SL500 Auto Sports May 94 'L' £64,995
Signal Red/Mush Leather. One Own. 5,000 M. F.S.H. ABS. Twin Airbags. ASR. Climate Control. Elec Seats with Memory. Rear Seats. Alarm. Heated Seats. Stack CD.
E220 Auto Cabriolet April 94 'L' £34,995
Blue/Grey Leather. One Own. 11,000 M. F.S.H. ABS. Twin Airbags. Clifford Alarm. 8 Hole Alloys. Walnut. Heated Seats. Stereo/Cass.

WATERHOUSE
CHELMSFORD
01245 252255
0850 840040

200TE 93L. White/blue cloth. auto. esr. elec windows. r/seat. alarm. 20k. £19,450. 01932 228811/ Sunday 0831 162429

500SL 92J. White/black leather. a/c. r/seat. cruise. 8 hole alloys. airbag. 36k. £48,950. 01932 228811/ Sunday 0831 162429

500SEC 91H. Blue black with black leather. a/c. hts. erb. 46k. fsh. £26,960. 01932 228811/ Sunday 0831 162429

GREENOAKS
94L E200 Estate Auto Red, ESR, Stereo ...33T £18,950
95N E200 Estate Auto Silver, ESR, EW, Walnut, R/Seat, FAR ...1T £26,950
95N E200 Estate Auto Green/Black, ESR, EW, Walnut, R/Seat ...2T £28,450
95M E220 Estate Auto Bornite, A/C, Walnut, R/Seat, Stereo ...9T £28,950
95R E220 Estate Auto Tourmaline, R/Seat, Stereo, EW, ESR ...1T £28,950
92J 300TE 24V Auto Nautic, Sports Cloth, Walnut, R/Seat, OTG ...52T £21,950
95N E300D Estate Auto Silver, E/Seat, A/C, Cruise, H/Seats, R/Seats, S/Line 2T £36,950
95N E280 Estate Auto Ruby Red, Hide, Sportline, A/C, R/Seat ...3T £38,950
Sunday 0836 799228 Mon-Sat 01753 554444

The Mercedes-Benz Experience
ALAN DAY
LONDON
[illegible]
0171-435 1133 Mon-Fri 9-7pm Sat 10-5pm

Malaya
TRADITION OF EXCELLENCE

90G 500SL Blue Black, Leather, R/Seat, ASR, A/C, A/B, CD ..56T £29,950	94M SL500 Blue Black, Cream Hide, R/Seats, Htd Seats 19T £64,995	94 (M) C180 Eleg Brilliant Silver/Black Cloth Auto, Stereo ...18T £19,995
94L S280 Black, Mushroom Leather, Climate, ESR, Stereo ..23T £35,950	92J 600SEL Nautic Blue, Grey Hide, Full Specification .42T £49,995	95 (M) C180 Sport Black/Black Cloth, Manual, FAR, OATE, Stereo ...7T £20,995
93K 220TE Malachite, RFS, Walnut, 8 Hole Alloys, Auto ...29T £22,950	95N S320L Silver, Grey Hide, Climate, 8 Holes, EDS ...7T £51,995	95 (M) C220 Esprit Brilliant Silver/Black Cloth, Auto, ESR, Fsr, Stereo ..3T £22,995
92K 230TE Black, Rear Seat, Alloys, Walnut, Auto ...31T £21,950	95N S280 Midnight, Cream Hide, Climate, Sew ...1T £43,995	95 (M) C220 Eleg Bornite/Mushroom, Auto, ESR, ISV ...7T £24,995
91J 230TE Pearl Blue, Rear Seat, Walnut, FAR, Auto ...94T £16,950	92K 300SE Pearl Grey, Grey Hide, 8 Holes, Alarm ...4T £37,995	93 (K) 220 E Black/Cream Cloth, Auto, Stereo ...29T £18,995
95N E220 Coupe Onyx, Lthr Wal, Sptline, 17" AMG Alloys ...3T £36,950	92J 300SE Blue Black, Black Hide, ESC, 8/AW ...50T £21,495	92 (J) 230 CE Pearl Blue, Cream Hide, W ...67T £17,995
94L E220 Coupe Pearl Blue, Lthr, Sptline, Walnut ...11T £28,950	93L 320CE Pearl Blue, Cream Hide, A/C, 8H ...15T £34,995	95 (M) C250 D Midnight/Grey Cloth Auto, ESR, FAR, OATE, Stereo ..7T £22,995
89K 300E Pearl Blue, 8 Hole Alloys, Wal, RHR, Auto ...42T £19,950	95N E280 Blue Black, Cream Hide, A/Con eds, 8 Hole ...6T £32,995	95 (M) E200TE Midnight/Blue Cloth, Auto, RHR, Stereo, RFS ...14T £22,995
95M E280 Azurite, Lthr, Air Con, 8 Hole Alloys ...16T £29,950	95N E300T Diesel Estate Silver, Grey, Rear Seats ...5T £30,995	94 (M) E200TE Midnight/Grey Cloth, Auto, RFS, RHR, Stereo ...9T £22,495
95N C280 Eleg Pearl Blue, Grey Lthr, S/Seat, Auto ...3T £30,950	92K 260E Almandine, Cream Hide, Air Con, eds ...18T £22,495	95 (M) E220 Coupe, Brilliant Silver, Grey Hide, A/C, 8HA, CC, Alm, Stereo 15T £32,495
95N C220 Elegance Azurite, A/B, RHR, Remote Locking, Auto .2T £25,950	95N E220 SE Azurite, Cream, Air Con, CD ...7T £25,495	94 (M) E220 Cabriolet Azurite Blue, Cream Hide, FAR, Alarm, Stereo ..19T £36,495
95M C200 Eleg Imperial, Black Cloth, Stereo, Auto ...12T £21,950	95M C250D Elegance Auto Midnight, Grey ...7T £26,495	95 (M) E220 Coupe Black, Grey Cloth, Auto, Alarm, 15 Hole Alloys ..7T £29,995
95N C220 Diesel Elegance Onyx, Stereo, Alarm, Auto ...4T £23,950	94L C200 Elegance Auto Nautic, Cream, S/Seats ...17T £21,495	95 (M) E220 Midnight/Blue Cloth, Auto, ESR, RHR, FAR ...12T £21,995
95M C180 Eleg Midnight, Blue Cloth, Stereo, Auto ...12T £19,950	94M C180 Elegance Auto Azurite, Grey ...15T £20,495	95 (M) E220 Brilliant Silver/Black Cloth Auto, ESR, RHR, FAR ...12T £21,995
91J 190E 2.0 Auto Almandine, ABS, Electric Sunroof + Windows .44T £13,950	95N C180 Esprit Auto Blue Black, Black, Stereo ...3T £20,995	93 (L) E220 Nautic/Grey Cloth Auto ESR, FAR, EW, Stereo ...22T £19,995
	93K 190E 2.6 Auto Malachite, Cm Cloth, Sline, lwrs, dx, Bsw .25T £19,495	94 (L) E280 Nautic Blue, Cream Hide, 8HA, W ...28T £24,995
	92K 190E 2.0 Manual White/Black, ESR, EW ...30T £13,495	94 (M) E320 Midnight/Grey, Hide, Auto, A/C, 8HA, EFS, 100 Miles ...£33,495
	92J 190E 2.0 Auto Signal Red, Black Cloth, ew, abs ...44T £14,495	95 (M) E300D Almandine Red, Black Cloth, Auto, 8HA, W ...3T £27,995
		95 (M) E300D Estate Imperial/Black Cloth Auto, RFS, ESR, Stereo ..7T £29,995
		95 (M) E300D Estate Brilliant Silver/Black Cloth, Auto Walnut, RFS, Stereo .9T £29,995
		92 (J) 300 E Almandine, Cream Cloth, 15HA, W ...44T £16,995

01372 747000 / 0860 867218 | 0181 460 8888 / 0378 284967 | 01293 551733 / 0836 288445

Puttocks
[illegible]
SEASONS GREETINGS TO ALL OUR CUSTOMERS
We shall be available throughout the Christmas period, on our mobile telephone number
0836 788811
ALDERSHOT ROAD, GUILDFORD Tel: 01483 560751

Lancaster Mercedes-Benz
[illegible]
01473 232232 OPEN SUNDAY — AFTER HOURS TELEPHONE 0860 840004
01992 514444 OPEN SUNDAY — AFTER HOURS TELEPHONE 0468 243310
0114 2753391 OPEN SUNDAY — AFTER HOURS TELEPHONE 0831 148148
0181 983 4444 OPEN SUNDAY & MONDAY — AFTER HOURS TELEPHONE 0831 172939
PLEASE RING FOR FULL SPECIFICATION DETAILS
We pay top prices for your quality used Mercedes-Benz. Contact Mike Thompson or Ian Clark on 0860 308 333 or 0831 344705

Normand Mercedes-Benz
93L S500 Cpe Silver, Blue Hide .25T £55,995
92J 500SEL Blue, Cream Hide .34T £38,995
93K 300SL Palo Blue, Cr Hide ..10T £49,995
94M E320C Malachite, Cr Hide ..17T £36,995
*95M E300TD Tourmaline, AT ...7T £28,995
92K 320TE Blue, AT, AC, RFS ..35T £28,995
93K 280TE Silver, Hide, A/C ...27T £27,995
94L E280T White, Black Trim, AT .25T £24,995
94L E280T Nautic, AT, RFS, WV .30T £23,995
93L E280T Silver, AT, RFS, WV .29T £22,995
93J 230TE Blue, AT, AC, RFS ...44T £19,995
*94M E200T P. Blue, AT, RFS ...5T £24,995
*94M E200T Onyx, AT, RFS ...7T £21,495
94L E300D White, Blue, BAW, WV 7T £23,995
*95M E220 B/Black, AT, A/C ...7T £24,995
*95M E220 Silver, Black, AT, A/C ..5T £24,995
*95M E220 White, AT, WV, RHR ..5T £22,995
*95M E200 Silver, Black, AT, WV ..5T £23,995
*95M E200 Azurite, AT, WV ...6T £21,995
*95M C36 AMG Red, Blk Hide, AT .11T £44,995
*95M C220 Eleg Black, Grey Cloth 8T £23,995
*94M C220 Eleg Almandine, Black 19T £22,995
*94M C200 Eleg Silver, AT ...12T £21,995
*94M C200 Eleg White, AT, CD ..12T £20,995
*95M C180 Eleg Silver, AT ...6T £20,995
*95M C180 Eleg Azurite, AT ...13T £19,995
*95M C220D Black, AC, ESR ...12T £19,995
*94M C180 Eleg Blue, AT ...12T £19,995
NON MERCEDES BENZ
92J BMW 535i SE Boccardo, AT ..41T £13,995
93K BMW 520i SE Tour Laser Blue .32T £14,995
93L BMW 318i S Cpe White ...37T £14,995
93L BMW 318i SE Black ...43T £12,995
* Buy now. First instalment Feb '96
0181 965 7757
Sunday only 0831 170190

Ted Clements tells **Andrew Pierce** why those motorists in television commercials irritate him

An advanced master of driving skills

STEERING COLUMN

Few people know more about driving than Ted Clements, chief examiner of the Institute of Advanced Motorists. He has held the post for 12 years and has taught the Duchess of York, who had just obtained a helicopter pilot's licence. "She was an excellent pupil," he says.

Other star pupils include Peter Bottomley, when he was the Roads Minister, Alan Coren, Billy Connolly and Pam St Clement from *EastEnders*. They all passed first time; the ones who failed are being saved for Ted's memoirs. The test lasts 90 minutes. Ted began his driving career more than 40 years ago with the Metropolitan Police.

How did you first learn to drive?

On a Fordson tractor on a farm in Norfolk. I was brought up on a farm and drove anything from horses to tractors. I was about 13 or 14 at the time. Once I became of age, I was given official lessons on the road. The portents for my career as a driving examiner were not good. I failed it at the first attempt.

What was your first car?

A Morgan three-wheeler. It had a Jap engine, which was exposed to the elements on the exterior of the engine cowling. They were in vogue in the 1950s. The first time I took it out, I turned it over on a roundabout.

What car do you drive now and why?

A Ford Escort Ghia 16-valve. Superb to drive. Comfortable, economical and reliable. I am hooked on Fords. I have always said if you break down in the middle of the Sahara someone will arrive on a camel carrying a spare part.

Do you like driving?

Yes. Not only for social and domestic purposes, but I do a lot of business driving and demonstrating advanced driving. Being an advanced driver, I enjoy the driving much more. I passed my advanced test in 1959, having done my training at the police driving school at Hendon, which is the most famous in the world. I passed that first time. My instructors at Hendon called me all manner of names. They were convinced I did not have a father.

What is your most hated car?

I once temporarily owned a purple Ford Consul which drove like a supercharged road roller. It was the worst car I have ever driven. It was an embarrassment.

What is your dream car?

A Range Rover. Wonderful driving position. I have driven them all over the Continent. I would still love to own a Model T Ford. Brought out in the late 1920s.

What is your worst habit in the car?

I concentrate so hard on my driving that I totally ignore my passengers' conversations. I am a particular pain on a long journey.

What infuriates you most about other drivers?

The aggressive attitude of drivers when they approach roadworks. They all want to push in front of you at the very last moment. Their lack of courtesy to their fellow road users is staggering. I hate bad manners, but never retaliate. Two wrongs do not make a right.

What is the most unusual thing you have done in your car?

I drove down a busy road while being filmed with a large camera strapped to the outside of the nearside door and there was a camera on the bonnet which had exceptionally bright lights attached. They were shining directly in my face. I had a large microphone swinging from my neck. Judging stopping distances and width distances was difficult with cameras on board which stuck out three feet.

Have you ever had points on your licence?

I have a very clean licence which I am proud of. It's not even gone through the washing machine.

What do you listen to in the car?

Radio 2 and 4 or, when possible, Radio Five Live — particularly on the rare occasions when Norwich City, who are my pride and joy, happen to be featured.

If you were Secretary of State for Transport, what is the first thing you would do?

Make all drivers improve their driving by taking the Institute of Advanced Motoring Test within five years of passing their initial test. Not only would it make them safer drivers, they would also find they enjoyed their motoring much more.

What is your least favourite car advertisement?

Any driver on a television commercial who displays any bad driving habits. They often do, and it should not be allowed. As the chief examiner, I receive dozens of complaints about what happens in the commercials.

The institute is based at IAM House, 359 Chiswick High Road, London W4 4HS. 0181-994-4403.

JAMES MORGAN



Ted Clements: failed his test and turned his first car over on a roundabout

Blow a bubble and take cover in the cold

Looking for some protection? What you need is a Carcoon, says Perry Cleveland-Peck

If you've been worrying about how to protect your car from the frost and snow, spare a thought for competitors in the forthcoming Paris-Dakar Rally. The extremes of African heat and the wind-blown sand and dust during the Sahara stages represent one of the biggest challenges to keeping a car in prime condition.

But Team Toyota (France) have come up with a novel answer. They are to house and work on their rally vehicles in a transparent portable bubble marketed by a British company and designed to allow for a constant flow of fresh, filtered air and a condensation-free environment.

The Carcoon, which can be assembled in less than half an hour, was invented by George Page, a classic car renovator for more than 30 years and winner of the Jaguar XJ Challenge for the last two years. Mr Page, 48, from Manchester, found he was constantly battling with the effects of condensation and rust as he restored his Mark II Jaguar.

Condensation is produced by rapid changes in temperature acting on water vapour in the air. If air is passed over a damp object, it will absorb some of the moisture. This principle was behind the Carcoon prototype.

Since then Carcoon Air Flow systems have expanded their designs to incorporate a wide range of motoring applications. A motorbike bubble is now on the market. An opaque version of the air-flow system, the Coded Carcoon, is available for those wishing to keep their vehicles out of sight.

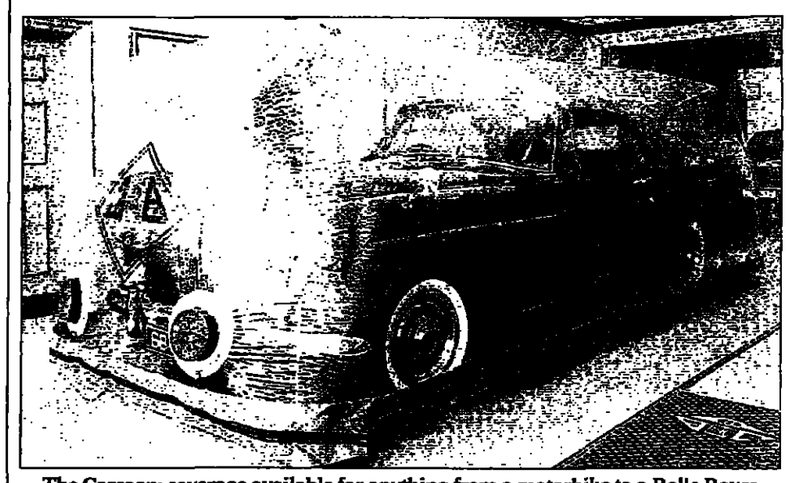
Competition Carcoons are available for single-seater sports cars. Carcoons have even enjoyed a brief military application when the MoD tested one for their Scorpion tanks.

The Carcoon is a relatively simple device. It comes in two parts: a reinforced base, which the car is rolled or driven on to, and a clear PVC shroud which goes over the vehicle and is zipped to the base. The shroud has two small, noiseless 12-volt fans, of the type used inside computers, attached to the front. The transformer for the fans is then plugged in to the mains electricity and the Carcoon inflates in a few minutes.

Once inflated, foam filters are secured on to the fan housings to allow for a dust- and insect-free environment. The device can then pass up to 50,000 litres of air an hour over and through a vehicle, enabling it to be kept fresh and dry whatever the conditions outside. It can also be used to dry out a washed vehicle.

Aston Martin at their Newport Pagnell factory have been using the Carcoon air flow system to protect their cars. "We have had them for over a year now and they work very well," said a spokesman. "They take very little maintenance and cost only a few pence a week to run."

Carcoons are available from Carcoon UK (0171 491 7878) and range in price from £199 for a 258cm x 75cm motorcycle system or £340 for 500cm x 200cm system, big enough for a Rolls-Royce.



The Carcoon: coverage available for anything from a motorbike to a Rolls-Royce

PORSCHE WANTED

WANTED Wanted. All Porsche, any miles / condition 01836 838446/ 0831 123911 now. T

944 Cab wanted not red or white. Private cash buyer. Mr Sidwell 01564 775775 Solihull

ROAD RANGE will buy all quality Porsche, very best prices paid, try me Martin Lucas on 0151 227 4171/0850 219801.

911! 911! 911! urgently required. Lancaster 0831 344705/0850 327808.

ALL low mileage Porsche urgently wanted. Don't sell until you phone Stewart Sinclair, Glenvarigill 01428 724048 or 0860 335390.

1ST at buying all late Porsche. Lancaster the ultimate buyers 0831 344705, 0860 308333

ALL Porsche models urgently required. Call Chris Wood Tel. 01793 615888. 0860 911959.

BRAMLEY require, low mileage, high specification, Porsche. Our buyers are available 7 days a week. Telephone 01483 898169.

OFFICIAL PORSCHE CENTRES

OFFICIAL PORSCHE CENTRES
When buying a legend be sure of its history.
Approved

Dick Lovett
928M 911 Cab White ..... 6T P.O.A.
928M 911 Cpe Blue ..... 19T P.O.A.
91J 911 C4 Targa Red 42T £33,950
89G 911 C4 Cpe Red 53T £28,950
91J 911 C2 Cab Tip Silver 28T £34,950
93K 911 C2 Cpe Blue 34T £30,950
90G 911 C2 Targa Black ... 45T £28,950
89G 911 Turbo LE Red 23T £37,950
88E 911 Carrera Cab White 30T £22,950
89F 911 SSE Targa Red 37T £29,950
87F 911 SC Cab White 50T £16,950
89F 911 Spt Targa Red 40T £24,950
89F 911 Spt Cpe Red 42 £24,950
73L 911 RS Touring White £28,950
94L 968 Cab Blue 10T £33,950
93L 968 Cpe White 30T £29,950
93K 968 Cpe Black 37T £27,950
94M 968 Spt Blue 13T £30,950
94M 968 Spt Blue 19T £30,950
91X 964 C4 Carrera Red ... 58T £32,950
94A Ferrari 308 GTS Red ... 29T £34,950
Swindon 01793 615888
Sunday 0860 911959

NICK Colley of Road Range is waiting for your call today. Official Porsche centre for Merseyside, North Wales and Cheshire. 18 used Porsche all with 12 months warranty in stock now. Call on 0831 512348 for more details.

JCT600
OFFICIAL PORSCHE CENTRE FOR THE NORTH EAST
91J 944 S2 CAB White ..... 28T P.O.A.
94L 968 SPORT Guards ..... 29T P.O.A.
94K 968 SPORT White ..... 5T P.O.A.
91H 911 C4 Cpe White, A/C .. 46T P.O.A.
94L 911 CPE Midnight, 17" .. 26T P.O.A.
94M 911 CPE Ice Blue ..... 16T P.O.A.
94M 911 CAB Black, A/C ..... 18T P.O.A.
94M 911 CAB Ice ..... 11T P.O.A.
95M 911 CPE Ice, 18" ..... 3T P.O.A.
94K 911 TIPT 'S' Slate, A/C ... 3T P.O.A.
94M ROLLS ROYCE SPIRIT III 5T P.O.A.
TEL 0191 295 1234

CARRERA 4 Cpe 94M, Yellow /black, yellow dials and belts, tech art spoiler, 13,000 miles. P.O.A. 928 GTS manual 94L. Midnight blue/ grey sofi leather. 2700 miles. £52,995. Parker and Parker Ltd Kendal Cumbria Tel. 01539 724331.

NICK Colley of Road Range is waiting for your call today. Official Porsche centre for Merseyside, North Wales and Cheshire. 18 used Porsche all with 12 months warranty in stock now. Call on 0831 512348 for more details.

On the 24th of Christmas my true love gave to me:-
Ten 968's, Nine 944's, Eight 911's
and a selection of coupés and cabriolets

Open on Wednesday 27th, 28th, 29th, 30th as normal. Closed 31st & 1st January. But apart from 2.00 – 3.00pm on the 25th we are happy to talk Porsche on the mobile. Wishing you all a Merry Christmas from David, James and Nigel at AFN.

AFN Colnswick David 0181 742 7000 Mobile 0836 659859
AFN Reading James 01734 303911 Mobile 0836 702859
AFN Guildford Nigel 01483 408800 Mobile 0850 330303

STRATSTONE are the official Porsche centre for Cheshire and the North West. For all up to date information on all our current use Porsches contact Francis Santos, David Hobson and Malcolm Short on 01625 522222 open Sunday 10am til 3pm.

Stratstone
911 Tip Coupe 94M Black, Kashmir, A/C, 3,000 miles ... P.O.A.
01625 522222

JCT600
OFFICIAL PORSCHE CENTRE FOR YORKSHIRE AND HUMBERSIDE
95L 928 GTS Cerrera Cabrio T3 Midnight ... 3T P.O.A.
95L 928 GTS Carrera Coupe Polar Silver ... 4T P.O.A.
94M 911 Carrera Coupe Guards Red ... 3T P.O.A.
94M 911 Carrera Coupe Guards Red ... 18T P.O.A.
94L 911 Carrera Coupe Ice Blue Met, A/C ... 15T P.O.A.
94K 993 Carrera Cabrio Granite Blue ... 5T P.O.A.
95F 911 Carrera RS Cabriolet White ... 45T P.O.A.
94M 928 Coupe Riviera Blue Metallic, A/C ... 20T P.O.A.
94M 968 Club Sport Black ... 4T P.O.A.
94M 968 Club Sport Guard Polo White ... 18T P.O.A.
93J 944 S2 Coupe Alpine White ... 25T P.O.A.
TEL 0113 250 8454
OPEN SUNDAY

ARE KEEN TO BUY YOUR PORSCHE WITH FULL SERVICE HISTORY.
PLEASE CALL ROGER MURPHY on 0850 376444 or 01483 898800

Tom Hartley
(AS SEEN ON T.V.)
U.K.'s No.1 Buyer of all Porsche & Ferrari Models.
Collect Anywhere (01283) 762762 (7 days)
The ultimate name dealing in Luxury Cars

ROLLS-ROYCE & BENTLEY

TURBO R 90Mdl. Dk oyster/ grey, 9K whls, superb history. £39,600. Tel: Hooper Alpe 0171 935 1124.

CONTINENTAL R 1995 M
Peacock blue, sandstone hide, highly polished chrome wheels, 6,000 miles, 1 owner, £152,000
Tel 01717345103 or 01895 422260 (work).

ROLLS-ROYCE & BENTLEY

TURBO R 91 Mdl. Bordeaux, grey, cd, air bag, 61,000mls, FSH, superb, £49,500. Tel: Hooper Alpe 0171 935 1124.

CORNICHE Convertible 86 Ice Green/ Champagne Hide Piped Green. 26,000 miles only. Impeccable condition £82,995. Wheelhouse 0115 970 5555.

CONTINENTAL R 95N 196 model in Wildberry / Sandstone hide P/D Wildberry. 2400 miles only, as new huge saving on list at £156,995. Wheelhouse 0115 970 5555.

SHADOW I Collector's car. 33rd Registered January 66, unmarked, tested 8 months, unique registration. £25,000 ono. Tel: 01142 421320

CORNICHE 92. Nutmeg/tan, cd, w's/s, only 45,000mls, fsh, £42,750. Tel: Hooper Alpe 0171 935 1124.

EIGHT 86Mdl Silver/Dk blue, only 16,000mls, twin h/ths, alloys, £29,500. Tel: Hooper Alpe 0171 935 1124.

Lancaster CITY
94L Bentley Continental R Royal Blue/Silverstone 3T £146,995
93J Bentley Turbo R Balmoral Green/ Silverstone Hide ... 30T £ 64,995
90H Mulsanne S Graphite, Parchment Hide ... 35T £ 40,995
0181 - 522 0023
0374 729191
SUNDAYS 10am-4pm

TVR

NEWTOWN CWMBRAN TVR
Full range including P.A.S. models for demonstration, earliest delivery on all new TVR's
95 N Griffith 500, Tahiti Blue Pearl, 1/2 Hide, ... £33,995
94 M Griffith 500 PAS, Mica Red, 1/2 Hide, 9.5k mls £31,995
92 K Griffith 4.3 Burgundy 1/2 Hide 7k mls £26,995
92 J Griffith 4.0 Cooper Green, 1/2 Hide, 25k mls £23,995
95 N Chimaera 4.0 PAS, Charcoal, Full Hide, CD, ... £31,995
95 N Chimaera 4.0 PAS, Dk Aubergine, 1/2 Hide, CD, ... £29,995
94 M Chimaera 4.0 PAS, Ash Green, 1/2 Hide, 6k mls £27,495
94 L Chimaera 4.0 Cooper Green, Full Hide, 12k mls £26,995
93 L Chimaera 4.3 BRG, Full Hide, 15k mls £25,495
93 L Chimaera 4.3 Blue Claro 3/4 Hide, CD, 25k mls £24,495
93 K Chimaera 4.0 Starmist Green, 1/2 Hide, 11k mls £23,995
92 K 93 Mtce Blue, Full Hide, Multispokes, 32k mls £16,995
92 J V8S Arcon, Dk Burgundy, Full Hide, 24k mls £15,495
87 E 350i PAS, BRG, 1/2 Hide, FSH, 47k mls £10,495
01633 485251

ROLLS-ROYCE & BENTLEY

BENTLEY TURBO R
1989, F reg, 59,000 miles, FSH, Royal Blue with Magnolia Hide. Full specification. Immaculate. Chairmans new car forces sale
Offers around £34,000.
Call office hours 0181 710 7770

William Loughran
Treat yourself for the New Year
New Bentley Azure
Midnight Blue, Parchment Hide piped Blue ..... P.O.A.
01772 613114
Eves 01257 267384

ROLLS-ROYCE & BENTLEY WANTED

Tom Hartley
(AS SEEN ON T.V.)
U.K.'s No.1 Buyer of all Rolls Royce & Bentley Models 1987-95.
Collect Anywhere (01283) 762762 (7 days)
The Ultimate name dealing in luxury Cars

ROLLS-ROYCE & BENTLEY AUTHORISED DEALERS

94L Bentley Continental R. Royal Blue/ Sandstone. 3T. £146,995. 0181 522 0023 / 0374 729191.

92J Bentley Turbo R. Balmoral Green/ Sandstone Hide. 30T. £64,995. 0181 522 0023/ 0374 729191

90H Mulsanne S. Graphite. Parchment Hide. 35T. £40,995. 0181 522 0023/ 0374 729191.

Stratstone of Wilmslow official Rolls Royce distributors in the North West. For full details on all current vehicles in stock call Derek Bundy on 01625 522222. 0850 603135.

Broughtons
95N Bentley Turbo R £119,950
Red Pearl/Sandstone Hide, 7k
94M Bentley Turbo R £94,950
Red Pearl/Sandstone Hide, 7k
95M Bentley Turbo R £92,500
Racing Green/Soft Tan Hide, 16k
92K Bentley Turbo R £74,950
Ebony/Magnolia Hide, 12k
90H Bentley Turbo R £59,950
Royal Blue/Magnolia Hide, 22k
91H Bentley Turbo R £54,950
Cobalt Blue/Magnolia Hide, 37k
85B Bentley Mulsanne £24,950
Forest Green/St. James, 50k
86W Shadow II £18,950
Brewster Green/Red Hide, 59k
1964 Bentley S3 ..... £85,000
Continental Flying Spur, Brewster Green/Magnolia Hide, Completely Restored
Contact Roger Smith for details (01242) 515374/0836 217073

Michael Powles
Limited
1962 Rolls Royce Phantom V 7 Passenger Limousine
Finished in black over cream with black hide to front and beige West of England cloth to rear. Full cocktail cabinet to rear with forward facing occasional seats. Has an Royal Mews Pheasan it in beautiful condition and has covered 56,000 miles. We have just purchased this motor car from a large private collection.
£74,950
Call Tim Reed on 0115 945 5181 today
0116 260 1111 weekdays

Michael Powles
Limited
Officially appointed Rolls-Royce and Bentley distributor for Leicestershire
Leicester
95N Continental R Amaro/Magnolia ..3T P.O.A.
94M Continental R Wildberry/Mag ..5T P.O.A.
94M Silver Spirit R.Blue/Citrus ...10T P.O.A.
93K Silver Spirit II Cobalt/Silv 9T £59,950
90H Silver Spur II R.Blue/Parch ...5ST £44,950
86C Silver Spirit C.Beige/Mag 4AT £25,950
88V Bentley T2 S.Sand/D.Brown ..8JT £29,950
Sun: 0115 945 5181
Week: 0116 2601111
GUARANTEED MOTOR CARS
Officially appointed Rolls-Royce and Bentley distributor for East Anglia
Norwich
96M Turbo R L Red/Sandstone ...11T P.O.A.
93M Silver Spur S.Green/S'Stone ...9T P.O.A.
94L Brooklands Peacock/Parch ...1T £71,950
90G Silver Spirit II R.Blue/Mag ...12T £49,950
89G Mulsanne S Vermillion 20T £41,950
88E Silver Spur Lavtaupe/Parch ...8ST P.O.A.
89M Mulsanne S Graphite/Parch ..7PT £31,500
Sun: 0585 933700
Week: 01603 219955

Loncaster
COLCHESTER
CABRIOLETS
94L 911 Carrera Yellow ..... 16T £Phone
93K 911 C2 Cobalt Blue ..... 21T £Phone
94L 968 Tipt Midnight ..... 2T £Phone
COUPES
91J 928 S4 Auto Midnight ..... 37T £Phone
93J 928 GT Guards ..... 40T £Phone
93L 911 3.6 Turbo Guards ..... 24T £Phone
92M 911 Carrera 4 Ice Blue, Air ..13T £Phone
91J 911 Turbo Midnight ..... 21T £Phone
94L 911 Carrera Tipt S Silver ..22T £Phone
95M 911 Carrera Silver, Air ..... 8T £Phone
93L 911 C2 Tipt Guards, Air ..14T £Phone
93K 911 C2 Silver, Air ..... 25T £Phone
94H 911 C2 Baltic ..... 39T £Phone
89G 911 Turbo LE Guards, Air ..23T £Phone
93G 911 C4 Guards, Air ..... 35T £Phone
94M 968 Sport Silver ..... 8T £Phone
94M 968 CS Slate, car ..... 13T £Phone
93K 968 CS Yellow, car ..... 47T £Phone
91J 944 Turbo White, Air ..... 25T £Phone
TARGAS
93K 911 C2 Tipt White ..... 30T £Phone
Business user plates subject to status.
Lancaster Colchester would like to wish you a Merry Christmas
01206 855500
0850 716911
0850 715911

CAMBRIDGE
90H 928 S4 Auto Baltic 6T
95M 911 Carrera 4 Cpe Black 4T
95M 911 Carrera Cpe Silver 1T
95M 911 Tip 'S' Cab Guards, A/C 5T
94M 911 Carrera Cab Slate, A/C 8T
94M 911 Carrera Cpe Guards 9T
94M 911 Carrera Cpe Ice, A/C 8T
94L 911 Carrera Cpe Silver A/C 23T
94L 911 Carrera Cpe Aventura 12T
94L 911 3.6 Speedster Guards 12T
94L 911 3.6 Speedster Aventura 12T
93L 911 Tipt Flyrez Silver 15T
93K 911 C4 Cab White 30T
91J 911 RS Lightweight/Rubystone ..20T
91J 911 C2 Cab Guards 9T
91H 911 C2 Tipt Baltic 53T
94M 968 Club Sport Yellow 9T
94L 968 Club Sport Yellow 30T
94L 968 Club Sport White 21T
93L 968 Club Sport Blue 12T
93L 968 Club Sport Aramanth 13T
93L 968 Club Sport Black 16T
93L 968 Cpe Mint, 93MV 12T
93L 968 Cpe White, 93MV 26T
93K 968 Cpe Tip Guards 19T
93K 968 Club Sport, Yellow 19T
93K 968 Cpe Tip Talcos, A/C 25T
93H 944 S2 Trankun 33T
93J Lexus Coupe Silver 15T
COMPETITIVE PRICES
01223 872872
0589 911968

LONDON
928 SERIES
93K GTS Auto Silver 30T
91H S4 Auto Linen Mel 41T
89F S4 Auto Baltic 41T
911 SERIES
95M Cab 6Spd Black Mel, Air 7T
95M Cpe Tip S Slate, Air 6T
95M C4 Cpe Silver, Air 2T
95M Cpe 6Spd Iris Blue, Air 14T
94L Cab 6Spd Iris, Air 11T
94M Cpe 6Spd Aventura 7T
94M Cpe 6Spd Silver, Air 14T
94L Cpe Tip S Black Mel, Air 16T
92K RS L/Weight Black 22T
89G C4 Cpe Linen Mel, Air 56T
88E Targa Sport Guards Red 40T
87D Tga SSE Guards Red 39T
968
93L Cab Tip Cobalt Blue 10T
94M Sport Black 16T
944 SERIES
91J S2 Cpe Black Mel, Air 40T
SPECIALIST
94L Ferrari 348 Spider 6T
92J Ferrari 348 TS 11T
95N Jaguar XJR S/Charge Auto 2T
95M Lexus GS300 ..... 16T
0181 963 4444
0850 968911

Loncaster GUARANTEED MOTOR CARS
94L Silver Spirit III Diam. Graphite/ Silver Hide 10T £73,995
94L Silver Spirit III Wildberry/ Parchment 9T £73,995
94L Silver Spirit III Rhapsody/Parch .10T £73,995
91J Silver Spirit III Tudor/Parch 13T £52,995
93K Bentley Turbo R Brooklands/ Magnolia 33T £71,995
94L Bentley Cont R Peacock Blue/Parchment .8T P.O.A.
89G Silver Spirit II Deep Ocean Blue/Beige 44T £39,995
0114 276 5522
Sunday
0831 480011
Flexible lease purchase offer for business users
95M Turbo R Sherwood Green, Parchment, 3T ... £1,646
95M Turbo R Sherwood Green, Soft Tan, 5T £1,203
95M Spirit III Red Pearl, Sandstone, 9T ... £1,013
94L Spirit III Graphite, Parchment, 7T ... £886
91J Turbo R Graphite, Silverstone, 29T ... £759
Monthly payments subject to status
Competitive Prices
0181 906 8695
Sunday 0370 473158
01604 239944

H.R. OWEN
TRADITION OF EXCELLENCE
The time is right, the selection is right!

1996 Model	BENTLEY AZURE CONV Black/Black Hide/Black Hood, 4,000 miles	LIST PRICE
1995	Continental 'S' Graphite/St James, 11,500 miles	£159,950
1994	Continental R Racing Green/Magnolia, 9,500 miles	£149,950
1993	Continental Convertible Tudor/Black, 32,000 miles	£99,950
1995	Continental Convertible Blue/Beige, 27,000 miles	£84,950
1995N	Turbo R Royal/Magnolia, 3,000 miles	£119,950
1995 Model	Turbo R Ebony/Black, 13,100 miles	£99,950
1995 Model	Turbo R LWB Peacock/Blue/Sandstone, 25,000 miles	£108,950
1991	Turbo R Graphite/Parchment, 39,000 miles	£59,950
1991	Turbo R Vermillion/Magnolia, 42,000 miles	£59,950
1995	Brooklands Royal/LJ Grey, 8,000 miles	£75,950
1995 Model	Brooklands Racing Green/Sandstone, 17,500 miles	£71,950
1995 Model	Brooklands Ebony/Tan Hide, 12,000 miles	£71,950
1996 Model	Silver Spur Cobalt/Magnolia, 1,200 miles	£119,950
1996 Model	Silver Spur Royal Blue/Sandstone, 9,000 miles	£109,950
1994 Model	Silver Spirit III Royal Blue/Parchment, 21,000 miles	£69,950
1993	Silver Spirit II Royal Blue/Magnolia, 23,000 miles	£63,950
1990	Silver Spirit II Lagoon/Magnolia, 37,000 miles	£45,950
1990	Silver Spirit II Midnight Blue/Parchment, 58,000 miles	£39,950
1985	SILVER SPIRIT Pecan/Tan Hide, 28,900 miles	£35,950

GUARANTEED MOTOR CARS
0171 590 5900
Bank Holiday After Hours 0836 284929

RIVERVALE
WE ARE CONSISTENTLY THE BEST BUYERS OF VERY LOW MILEAGE PORSCHES
We wish all our customers and fellow Porsche owners a very Happy Christmas and a Prosperous New Year
95M 911 C4 Cpe Arena 16" Wheels ... 4T
95M 911 Cpe Ice Tech-Art + 18" Wheels ... 8T
95M 911 Cpe Midnight A/C, SSeats ... 15T
95M 911 Cpe Tiptronic Aventura A/C ... 8T
94L 911 Cpe Tip Black 17" Wheels ... 10T
94M 911 Cpe Black A/C, SSeats, 17" Wheels ... 8T
94M 911 Cab Silver, A/C, 17" Wheels ... 7T
94M 911 Cab Ships, A/C, ESeats ... 9T
94L 911 Tip Red, A/C, ABD, SSeats ... 13T
95K 911 C2 Cab Red/Black, SSeats ... 9T
96G 911 C2 Cab Red/Black, SpOne ... 3AT
96G 911 C2 Tip Cab Tahoe Blue ... 2ST
96G C4 Cpe 18" Wheels + Mirrors ... 5TT
96F 911 Super Sport Cab SSts, CCH ... 12T
95C 911 Turbo Cpe Black/Black, A/C ... 16T
92J 968 Cab Silver, Full Red Hide ... 9ST
94L 968 Sport Yellow ... 19T
94L 968 Club Sport White ... 25T
91J 944 Cab Mist Grey/Black SpSts ... 17T
91H 944 S2 Cpe Glacier Blue ... 8ST
92K 928 GTS Auto Midnight/Classic ... 29T
SUNDAY 0850 911911
BRIGHTON 01273 707070

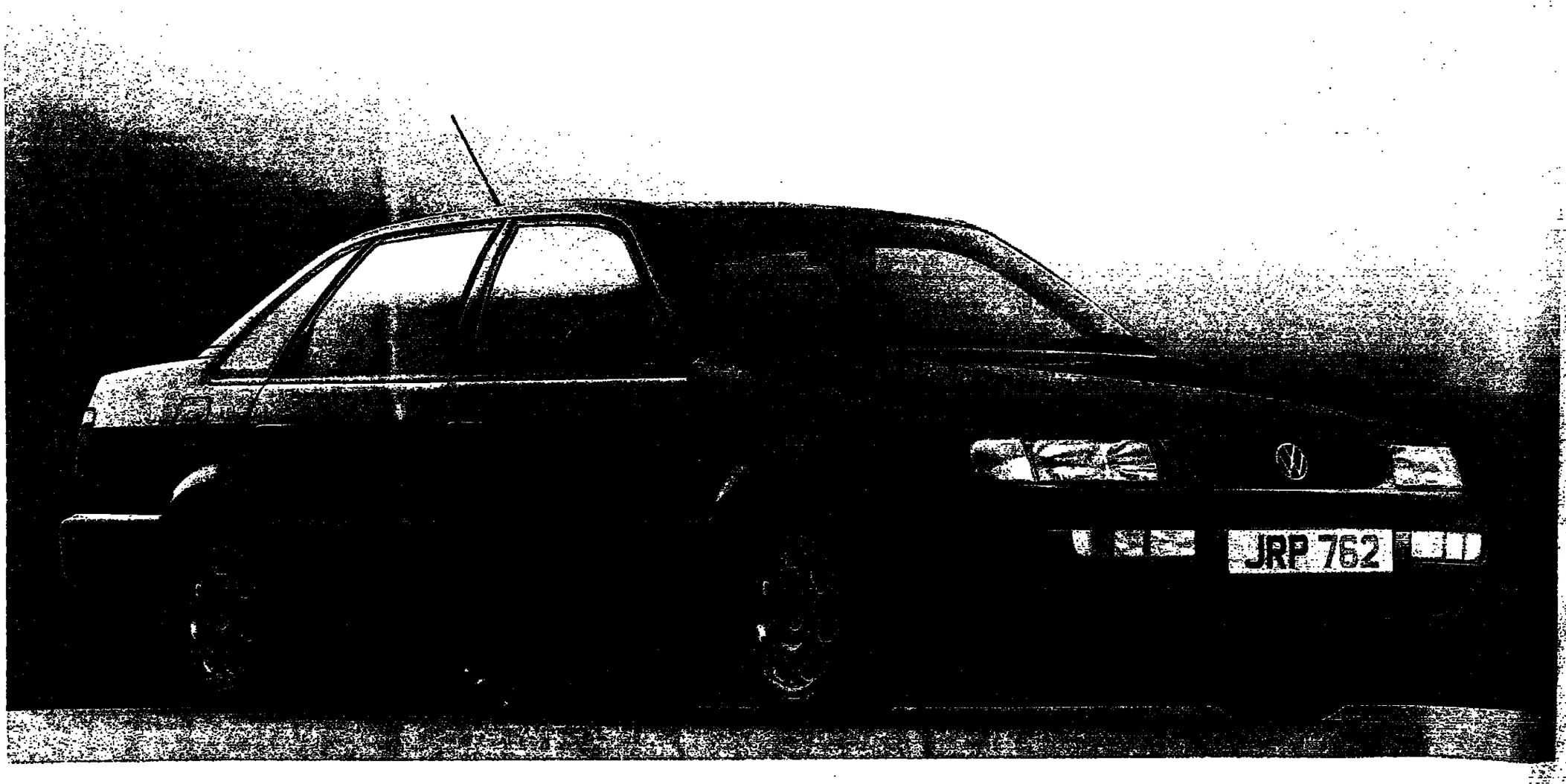
ROAD RANGE

911		91J	S2 Cab Silver £23,995
95M	Carrera Cpe Silver, A/C	P.O.A.	
94M	Carrera Cpe, A/C	P.O.A.	
90G	C4 Cpe Guards	£29,995	
93K	C2 Cab Silver	£39,995	
88F	Carrera Sport Targa	£22,995	
87E	Sport Targa	£20,995	
928			
89G	S4 Auto Black	£23,995	
90G	S4 Auto Guards	£22,995	
944			
93J	S2 Cpe Titanium	£20,995	
91H	S2 Cab Black	£17,995	
90G	S2 Cpe White	£13,995	
968			
94L	Spt Riviera	£29,995	
94L	Sport Black	£29,995	
93L	Club Sport	£22,995	
93K	Cpe Midnight	£29,995	
93K	Cab Tip Amethyst	£31,995	

OFFICIAL PORSCHE CENTRE
MARTIN LUCAS or NICK COLLEY
0151- 227 4171 or 0831 512348
A Division of Robert Smith Group - Established 1847

The Passat CL, £14,311.

With air-conditioning, £14,311.



So what's the 'on the road' price? Correct. £14,311. For that, you get something you can't put a price on. Peace of mind. A car with built-in permanence. Durable. Solid. Reliable. In short, a Volkswagen. A pretty posh Volkswagen. Besides air-conditioning, other standard treats include power steering, twin airbags, electric windows front and rear, and height-adjustable steering column. What more can we say? Well, how about a split folding rear seat, Sony radio/cassette with removable front panel, rev counter, even a dust and pollen filter. And, of course, no car this desirable should be without an immobiliser and central locking with 'anti-theft' system. C'mon. Chill out at your Volkswagen dealer.

FOR A BROCHURE AND DETAILS OF YOUR NEAREST VOLKSWAGEN DEALER, RING 0800 333 666.

١٣٥ من الأصل